

1/56

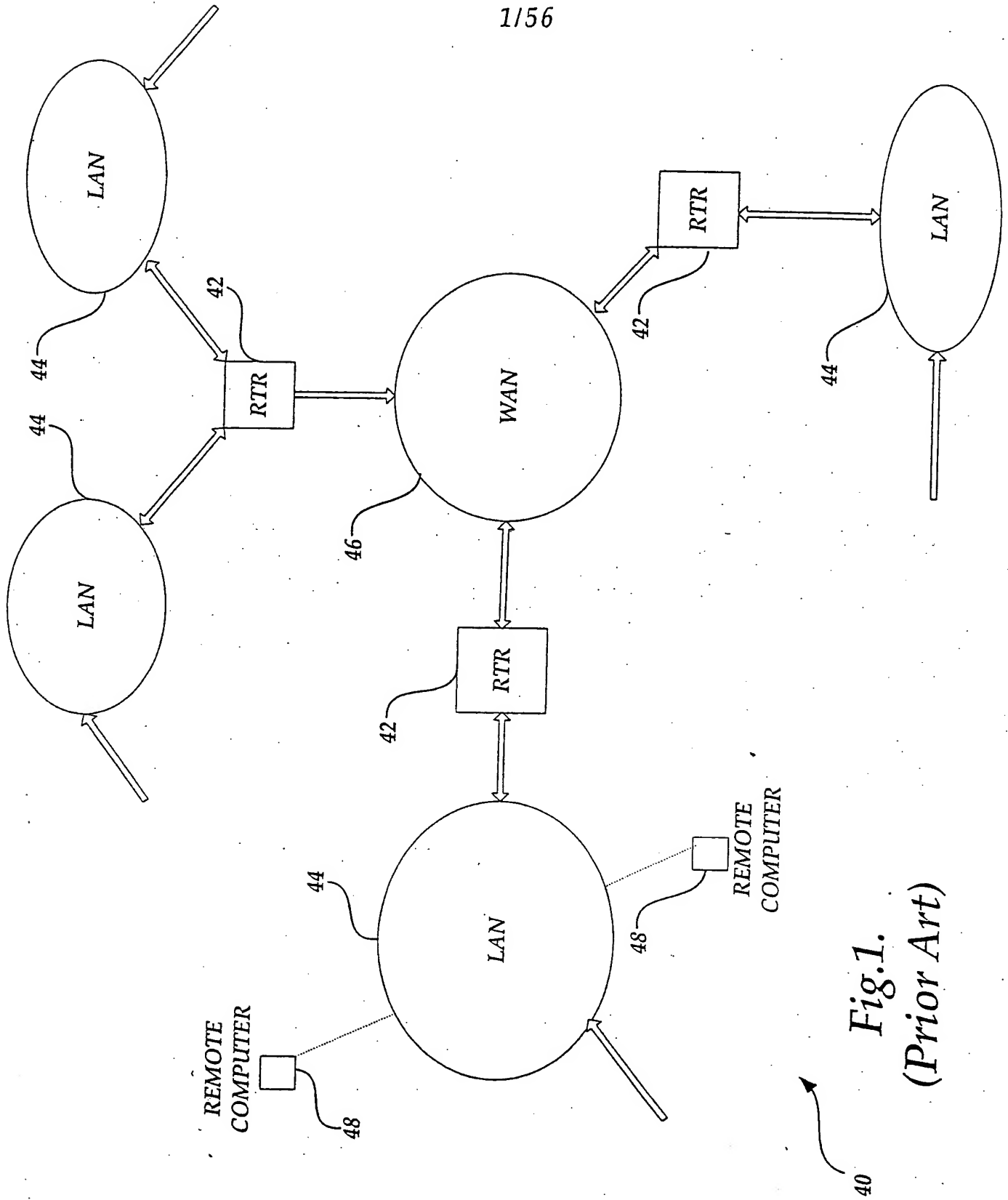
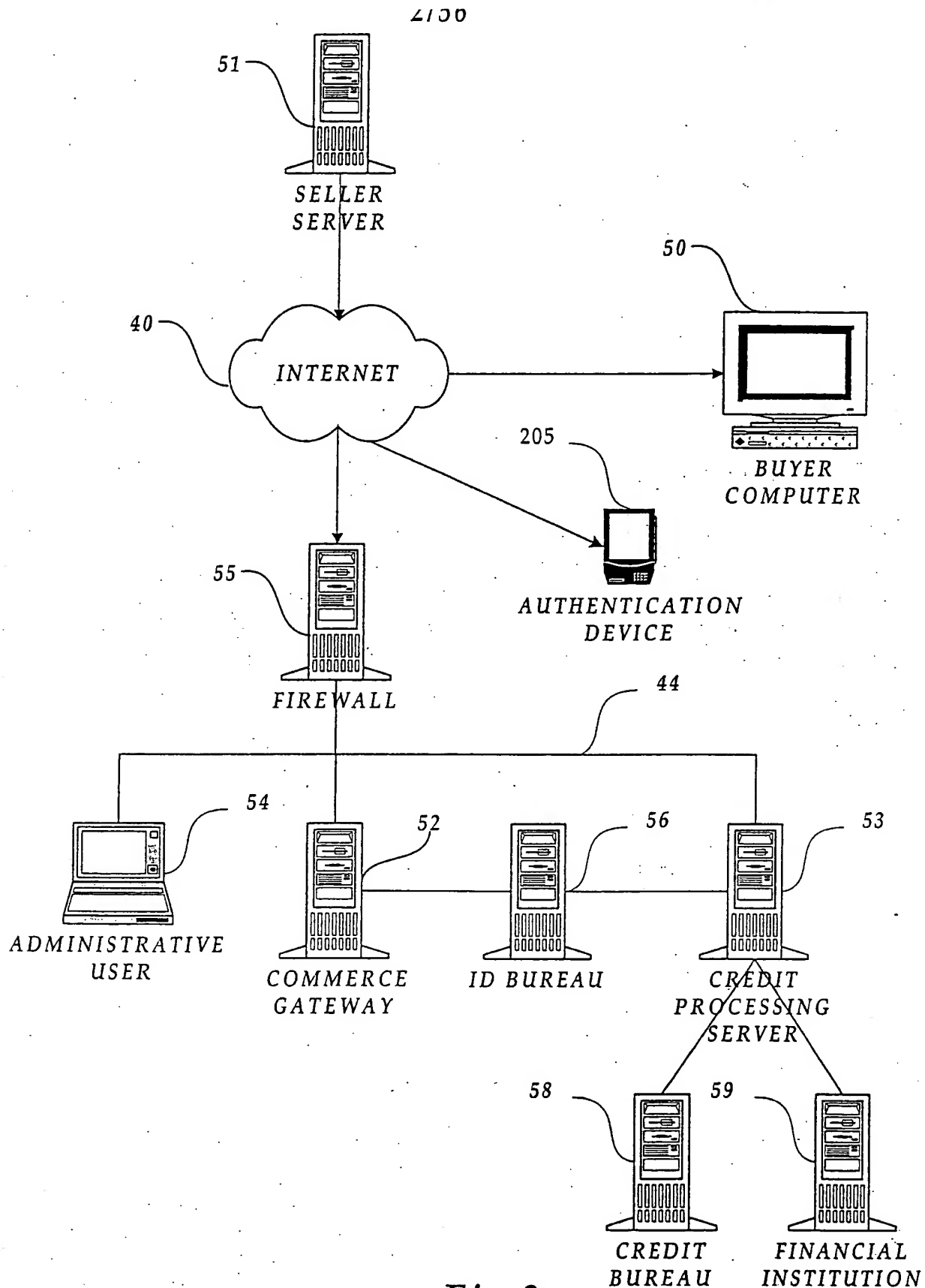


Fig.1.
(Prior Art)



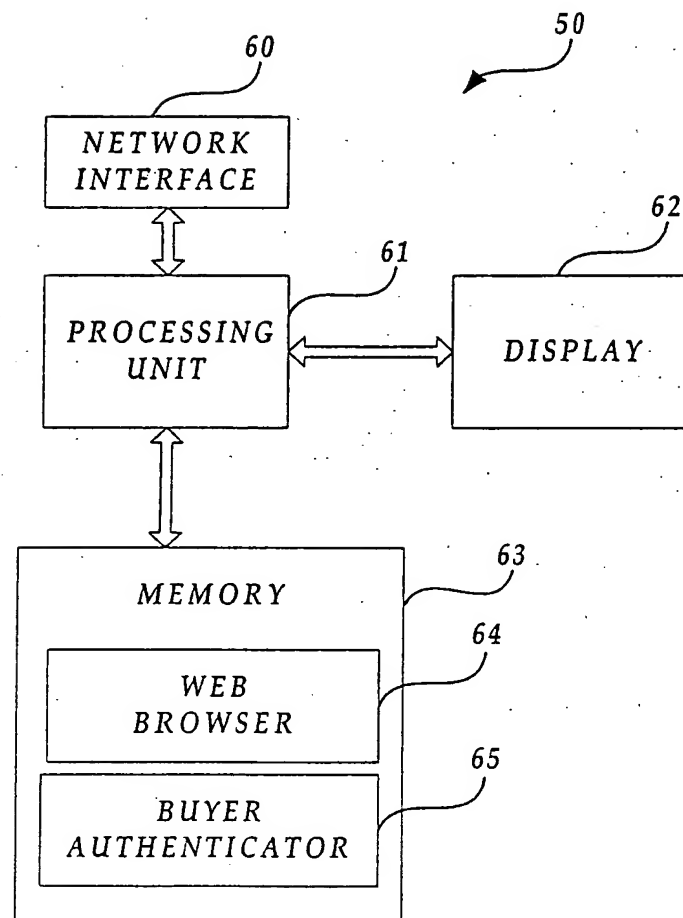


Fig.3.

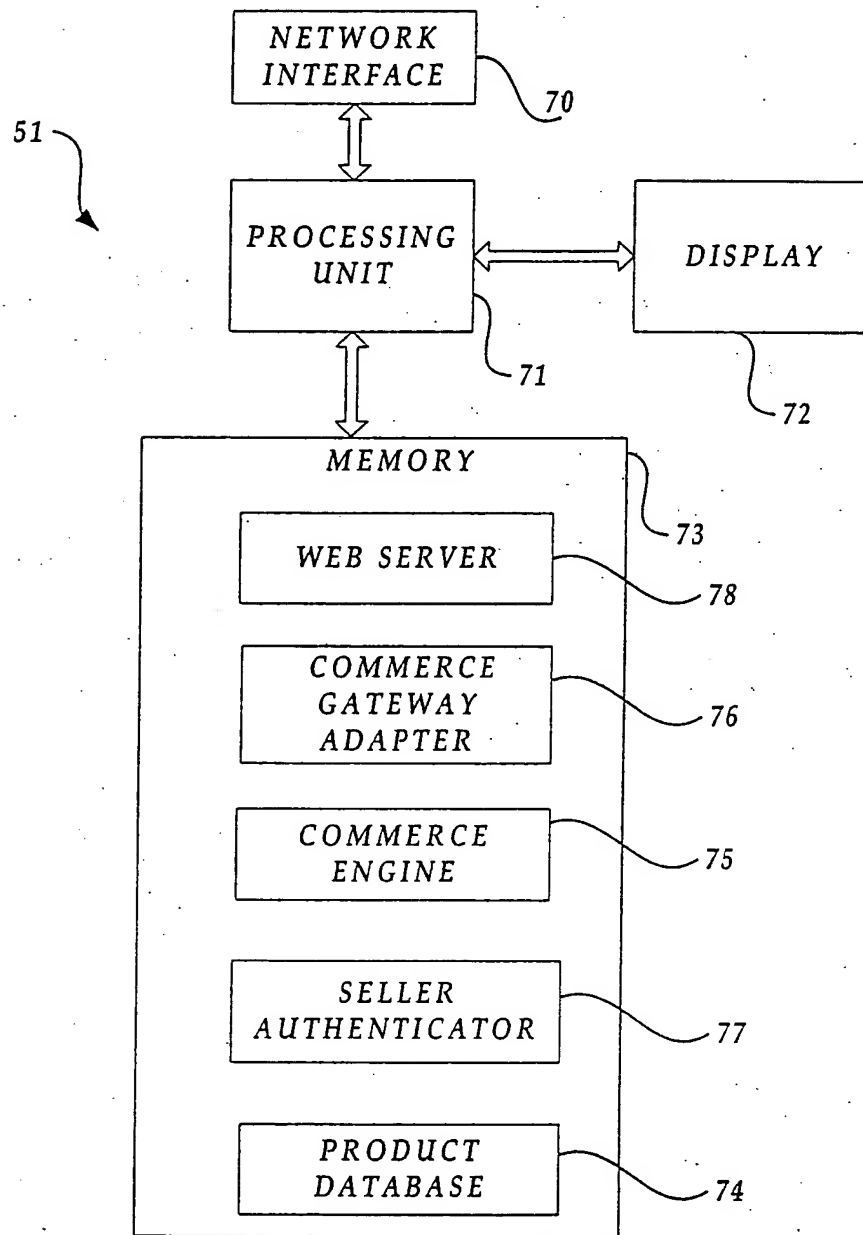


Fig.4.

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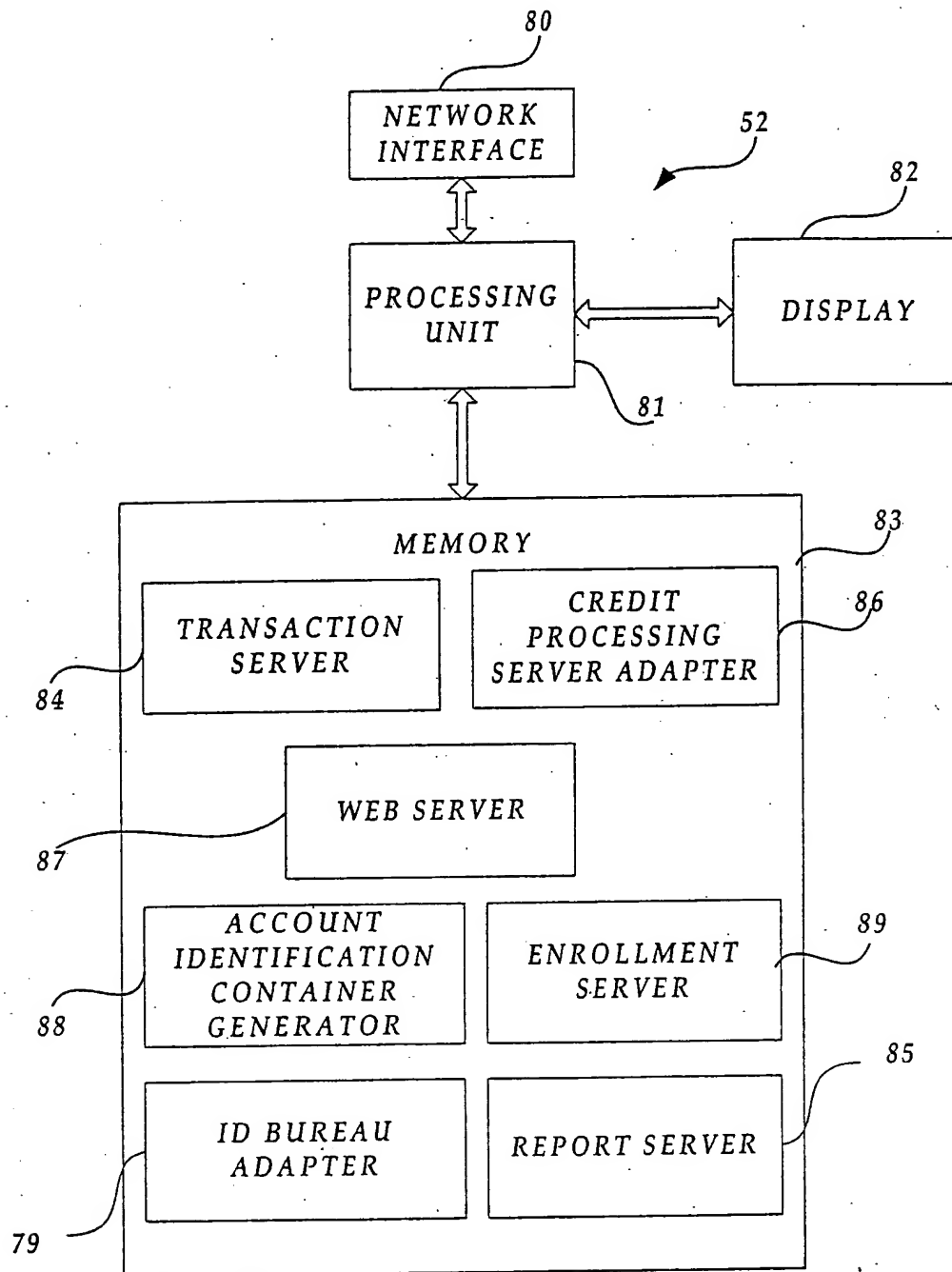


Fig.5.

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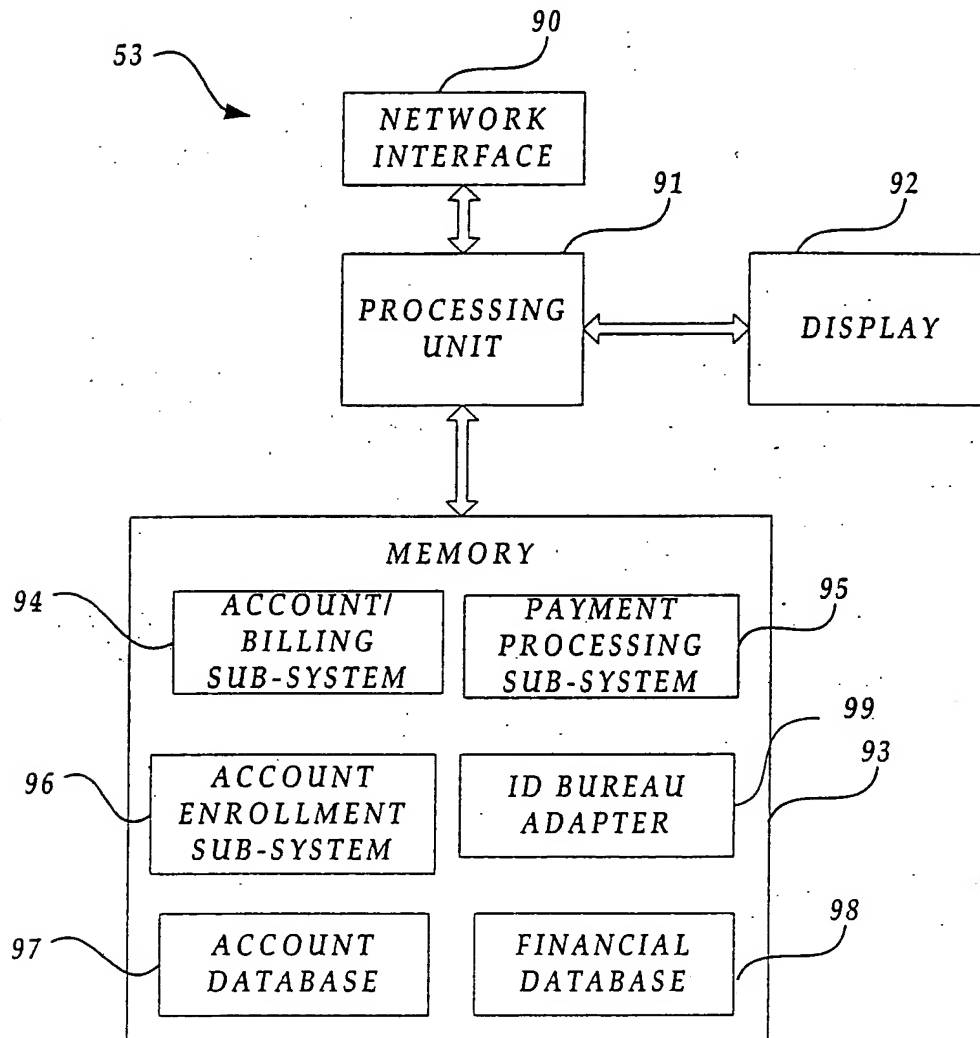


Fig.6.

7/56

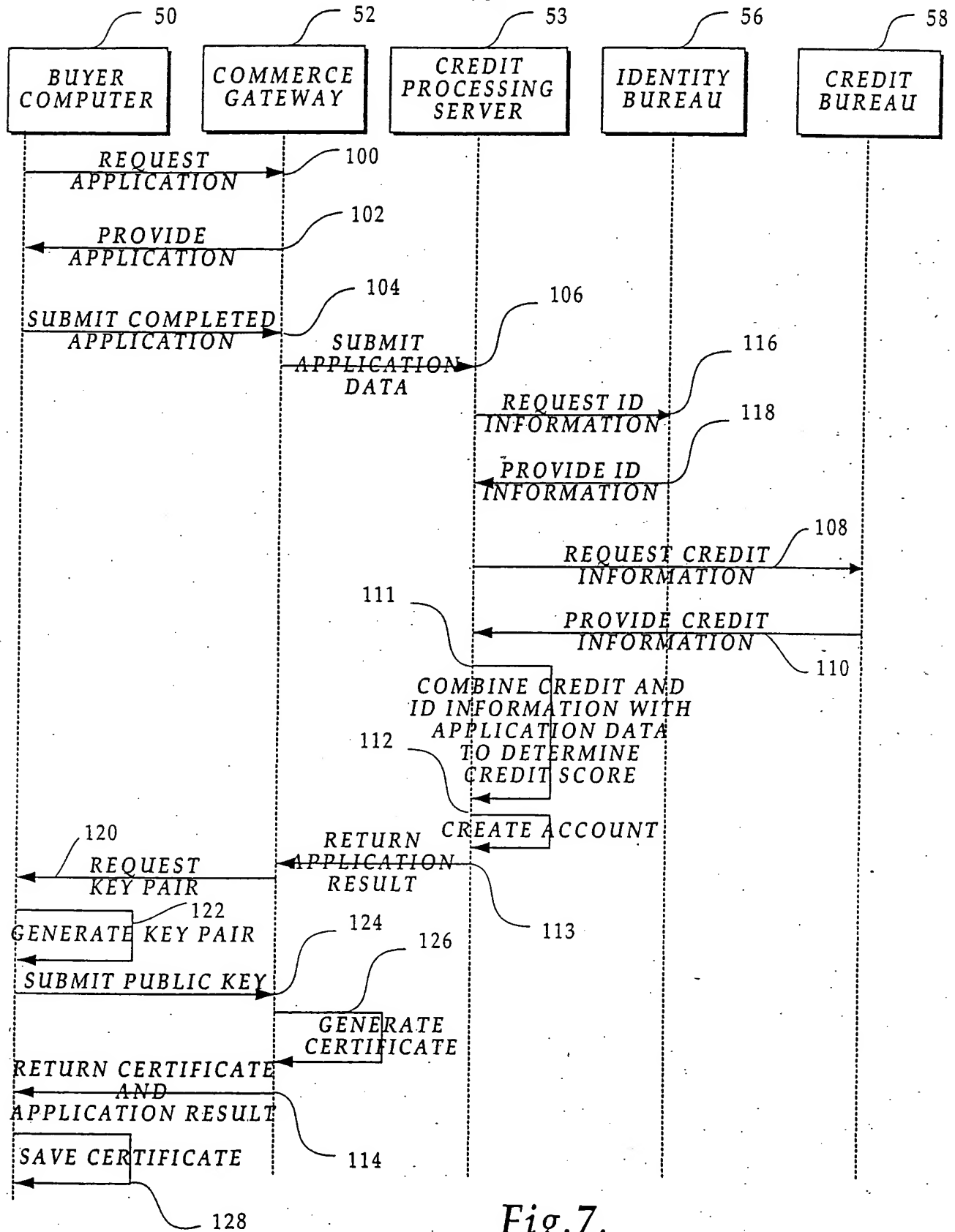


Fig.7.

8/56

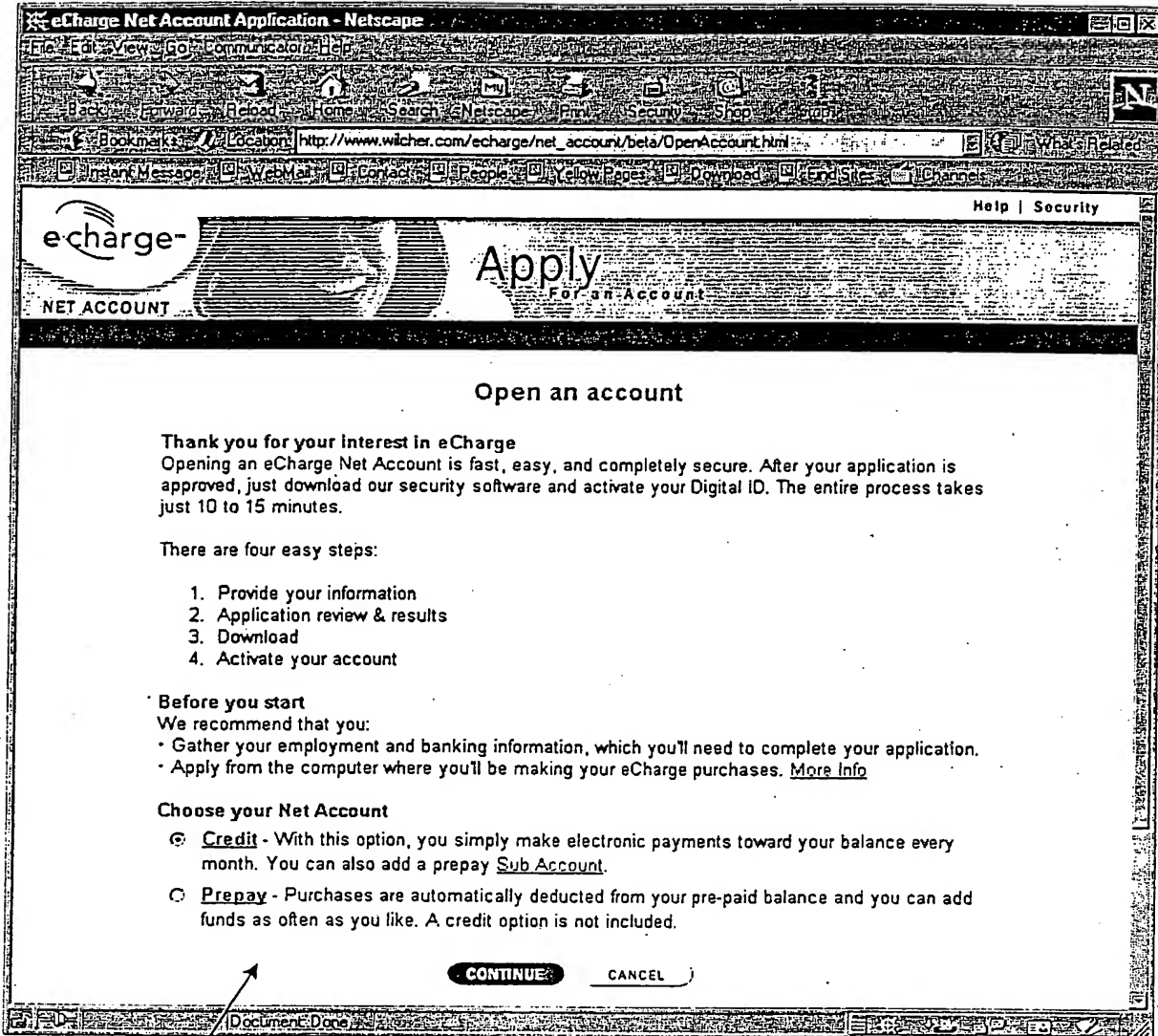


Fig.8A.

9/56

eCharge Net Account Application - Netscape

File Edit View Go Communicator Help

Help | Security

eCharge

Apply For an Account

NET ACCOUNT Steps

1 2 3 4

Step 1 : Provide your Information
Electronic disclosure agreement

Please read this document carefully and keep a copy for your records.

We'll provide the following information to you electronically, as required by the Truth in Lending Act:

- Terms and conditions of your eCharge credit account
- Monthly statements
- Change in terms notices
- Initial Disclosure Statement

Electronic disclosure statements are available at <http://www.echarge.com/disclosures/> and are good for at least 90 days. After the 90 day period, the disclosure information will be available upon request by contacting [Customer Support](#). Any changes to these statements will provided to you electronically at your e-mail address on file. In the future, we may provide additional disclosures electronically. To receive this information you'll need a 128-bit browser that is JavaScript enabled, and connection to the Internet.

To continue your application you need to check all boxes and agree to accept electronic disclosures.

☐ I have access to a computer that satisfies the above requirements.
(You are currently using a computer that satisfies these requirements)

☐ I have access to a printer OR can download information to keep copies for my records.

☐ I want to complete this credit application and I agree to accept electronic disclosures of the information listed above.

For assistance concerning these disclosures, requesting technical information or updating your email address, contact us at [Customer Support](#).

I ACCEPT CANCEL

Document Done

605

Fig.8B.

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eCharge Net Account Application - Netscape

File Edit View Go Community Help
Help | Security

eCharge **Apply**
NET ACCOUNT Steps For an Account

Step 1 : Provide your Information
Apply for a credit account

All fields marked with a star (*) must be completed so we can process your eCharge Net Account application. For an explanation of the required information, click on a specific link or Help.

Personal information

Name* Initial Last*
E-Mail Address* Date of Birth* (mm/dd/yyyy)
Home Phone* Daytime Phone

Current address

Address*
City* State* Zip Code*
Home Ownership* Time at this address* years months

Financial and employment information

Social Security Number* Employment Status*
Time at Current Employment* years months Annual Household Income*
- Select range -

Making payments

You can pay for your credit account purchases from your checking or savings account.

Account Type* ☒ Checking ☐ Savings
ABA Routing Number*
Bank Account Number*

Special offers

☒ Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.
☐ Please send me special offer notices only from eCharge.
☐ Please do not send me special offer notices from eCharge or any other company at this time.

CONTINUE **CANCEL**

¹Currently, eCharge is only available to U.S. residents, except residents of Alabama and Iowa, with a U.S. billing address.
[State Law Disclosures](#)

²Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Help | Security
Privacy | Terms and Conditions

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[Application Error](#)

Fig.8C.

eCharge Net Account Application - Netscape

Help | Security

echarge Apply

NET ACCOUNT Steps

Step 1: Provide your Information

Review account application

Please check the application information below for accuracy

Personal information

First Name*	Terry
Middle Initial	H
Last Name*	Smith
E-Mail Address*	terrys@echarge.com
Date of Birth*	07 / 17 / 1947
Home Phone*	123-456-7890
Daytime Phone	123-456-7890

Current address

Address*	123 Main Street
City*	New York
State*	NY
Zip Code*	00200
Home Ownership*	Own
Time at this Address*	03 years 08 months

Financial and employment information

Social Security Number*	111-22-3333
Employment Status*	Employed
Time at Current Employment*	05 years 06 months
Annual Household Income*	\$50,000 to \$99,999

Bank account information

Account Type*	Checking
ABA Routing Number*	111111111
Bank Account Number*	222222222

Special offers

Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.

Terms and Conditions

***Text to be provided by MBP, once a bank agreement is formalized.

I understand that I am applying for credit and, if approved, my credit account will be governed by the Terms and Conditions. I have read the Terms and Conditions regarding this credit account and everything I have stated in my application is true. By clicking on the "I Agree" button below, I agree to the Terms and Conditions and acknowledge that I have downloaded or printed a copy of these Terms and Conditions for my records. By clicking on the "I Agree" button below, I also acknowledge that I have reviewed the State Law Disclosures and I authorize the Bank to obtain a credit report and to check my credit and employment history.

Help | Security
Privacy | Terms and Conditions

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Fig.8D.

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The screenshot shows a Netscape browser window titled "eCharge Net Account Application - Netscape". The address bar shows "http://www.echarge.net/". The page header includes the "echarge" logo, a "NET ACCOUNT" button, and a "Steps" progress bar with the second step highlighted. The main heading is "Step 2 : Application Review & Results" followed by "Congratulations!". The text states: "You've been approved for an eCharge Net Account. Here are the terms for your credit account:". Below this, there are three lines of information: "Credit Limit \$ _____", "Introductory APR _____ % until [date]", and "APR after Introductory Period _____ %". A paragraph follows: "These important disclosures are part of the Terms and Conditions of your eCharge Net Account. You should print or download a copy of these disclosures for your records. For a detailed explanation of your introductory APR or post-introductory APR please review the Terms and Conditions." Below this is the text: "By clicking on the 'I Accept' button below, I agree to the terms set forth above." There are two buttons: "I ACCEPT" (highlighted) and "I DO NOT ACCEPT". Below the buttons are links for "Help | Security", "Privacy | Terms and Conditions", and a copyright notice "© 2000 eCharge Corporation. All rights reserved." At the bottom left, there are three links: "Deny Credit - Approve Progress", "Deny Application", and "Deny Application - Offline". The browser's status bar at the bottom shows "Document Done".

eCharge Net Account Application - Netscape

File Edit View Go Communicator Help

Submit Cancel Print Back Forward Stop Reload Home

Help | Security

echarge

NET ACCOUNT Steps

Step 2 : Application Review & Results

Congratulations!

You've been approved for an eCharge Net Account. Here are the terms for your credit account:

Credit Limit \$ _____

Introductory APR _____ % until [date]

APR after Introductory Period _____ %

These important disclosures are part of the Terms and Conditions of your eCharge Net Account. You should print or download a copy of these disclosures for your records. For a detailed explanation of your introductory APR or post-introductory APR please review the Terms and Conditions.

By clicking on the "I Accept" button below, I agree to the terms set forth above.

I ACCEPT I DO NOT ACCEPT

Help | Security
Privacy | Terms and Conditions

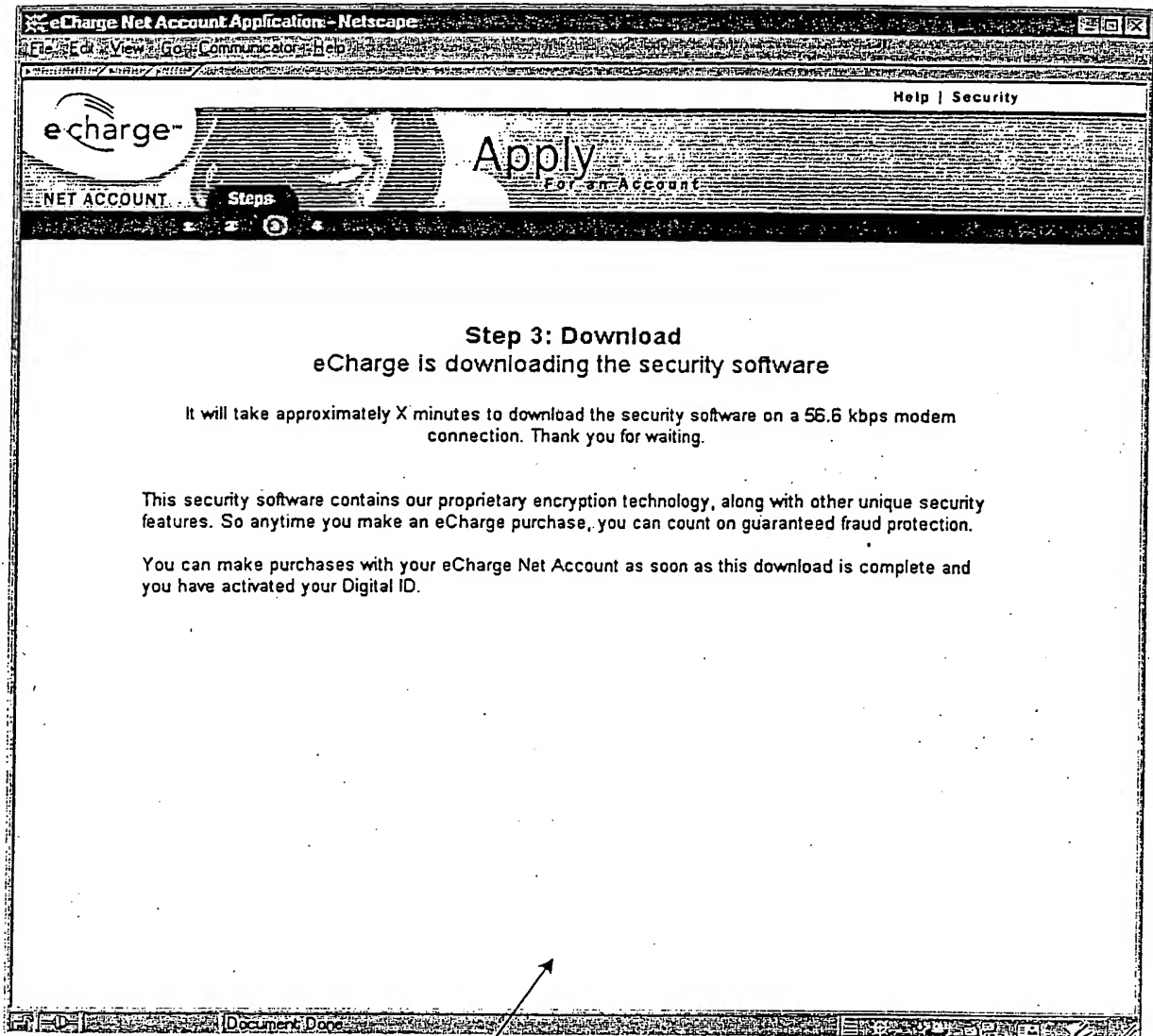
© 2000 eCharge Corporation. All rights reserved.

Deny Credit - Approve Progress
Deny Application
Deny Application - Offline

Document Done

620

Fig.8E.



625

Fig. 8F.

eCharge Net Account Application - Netscape

File Edit View Go Communicator Help

echarge **Apply** **For an Account**

NET ACCOUNT Steps: 1 2 3 4

Step 4: Activate Your Account

Activate your Digital ID

eCharge's security starts with a unique digital certificate, which stays on your computer. This digital certificate, combined with your Pass-Phrase, makes up your Digital ID. To activate your Digital ID, follow these simple steps:

Digital ID Name: Enter the name you'd like to use to identify yourself to eCharge. Example: Bobs_ID

Security Pass-Phrase: Your Pass-Phrase should be something you'll remember and no one else can figure out. Your Pass-Phrase must be:

- at least 12 characters long
- include at least one capital letter
- one lower-case letter
- one punctuation mark
- and one number

Example: My dog Skip weighs 15 pounds.

Confirm Pass-Phrase: Re-type your Pass-Phrase.

Security Question: Enter a question that will help you remember your Pass-Phrase. Example: How much does my dog weigh?

ACTIVATE

This Digital ID will constitute your signature for purposes of accepting the Terms and Conditions of your Account, as well as for making future purchases with your eCharge Net Account. This Digital ID has the same legal force and effect as your physical signature. By clicking the Activate button, you agree to these terms, as well as the Terms and Conditions of the Agreement.

Help | Security

Document Done

630

Fig.8G.

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eCharge - Account Center - Netscape

Home | Help | Security | Logout

echarge Your Personal Account Center

NET ACCOUNT | Your Account | Account Details | Statements | Payments & Funding

Change Account Info | Change Pass Phrase | Create Sub Account

View or change your account information

Choose Account :

To change your account information, enter the new information and click Update. All fields marked with a star (*) must be completed.

Name of Account Holder	Terry Smith		
Account	<input type="text" value="Terry Smith"/>		
Type of Account	Credit		
Credit Limit	\$5,000		

Personal Information

E-Mail Address*	Home Phone*	Daytime Phone
<input type="text" value="terry.smith@echarge.com"/>	<input type="text" value="123-456-7890"/>	<input type="text"/>
Address*		
<input type="text" value="123 Main Street"/>		
City*	State*	Zip Code*
<input type="text" value="New York"/>	<input type="text" value="NY"/>	<input type="text" value="00000"/>

Special offers:

- ☒ Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.
- ☐ Please send me special offer notices only from eCharge.
- ☐ Please do not send me special offer notices from eCharge or any other company at this time.

640

Fig.9A.

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The screenshot shows a Netscape browser window titled "eCharge - Account Center - Netscape". The address bar shows a URL starting with "http://". The browser's menu bar includes "File", "Edit", "View", "Go", "Communicator", and "Help". The page header features the "echarge" logo on the left and navigation links "Home | Help | Security | Logout" on the right. Below the header is a banner with the text "Your Personal Account Center". A secondary navigation bar contains links: "NET ACCOUNT", "Your Accounts", "Account Details", "Statements", and "Payments & Funding". A third bar includes links: "Change Account Info", "Change Pass Phrase", and "Create Sub Account".

The main content area is titled "Change your Pass-Phrase". Below the title is a paragraph: "For your security and convenience, you can change your Pass-Phrase at any time. Just select your Digital ID and fill in the information below." The form contains the following fields:

- Digital ID: A dropdown menu with the text "--Select Digital ID--".
- Old Pass-Phrase: A text input field.
- New Security Question: A text input field.
- New Pass-Phrase: A text input field.
- Re-enter New Pass-Phrase: A text input field.

At the bottom of the form are two buttons: "CHANGE" and "CANCEL". Below the buttons are links: "Home | Help | Security | Log Out" and "Privacy | Terms and Conditions". At the very bottom is a copyright notice: "© 2000 eCharge Corporation. All rights reserved." The browser's status bar at the bottom shows "Document: Done" and various icons.

645

Fig.9B.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

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eCharge - Account Center - Netscape

Home | Help | Security | Logout

Your Personal Account Center

NET ACCOUNT | Your Account | Account Details | Statements | Payments & Funding

Change Account Info | Change Pass Phrase | Create Sub Account

Create a Sub Account

You can create up to five secure Sub Accounts at no charge, giving everyone in your family a separate account. Or set up Sub Accounts for specific types of purchases. Each Sub Account also offers parental controls, which let you set purchasing limits for the kids and restrict the web sites from which they can purchase.

For security reasons, each account holder is assigned a personal Digital ID and Pass-Phrase. As the primary eCharge Net Account holder, you're liable for all charges incurred by the Sub Account holders. If you need more than five Sub Accounts, you can create additional accounts for a small fee. For details, please contact [Customer Support](#).

All fields marked with a star (*) must be completed before we can create your Sub Account.

Sub Account information

Type of Account*

☒ **Credit** - This account allows you to share the credit limit of your primary account.

☐ **Prepay** - Purchases are automatically deducted from your pre-paid balance and you can add funds as often as you like to this Sub Account.

Account Holder First Name*

Account Holder Last Name*

Account*

E-Mail Address*

Set parental controls

Purchasing limits
To set purchasing limits for this Sub Account, fill in one or more of the following options.

Single Transaction \$

Daily Total \$

Monthly Total (number of transactions)

Web site restrictions
To set purchasing limits on specific web sites, simply type in the monthly dollar amount for each **Retail Category**. You can also restrict the Retail Categories from which your children can make purchases by checking the categories you want to restrict.

Retail Category	Monthly Limit (\$)	Restrict
Cnet	\$ <input type="text"/>	<input type="checkbox"/>
DVD Express	\$ <input type="text"/>	<input type="checkbox"/>
MP3.com	\$ <input type="text"/>	<input type="checkbox"/>

Special offers

☒ Please send me notices about special offers from eCharge, online retailers who accept eCharge, and other companies.

☐ Please send me special offer notices only from eCharge.

☐ Please do not send me special offer notices from eCharge or any other company at this time.

PLEASE NOTE: These settings apply only to this Sub Account. You can change these settings at any time.

CONTINUE **CANCEL**

Home | Help | Security | Log Out
Privacy | Terms and Conditions

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Fig.9C.

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eCharge Net Account Applications - Netscape

File Edit View Go Communicator Help

Home | Help | Security | Logout

echarge- Your Personal Account Center

NET ACCOUNT Your Account Account Details Statements Payments & Funding

Statements | Real-Time Transactions

View online statements

Available Statements VIEW

Primary Account Statement

Statement Date	Payment Due Date	Credit Limit	Available Credit	Total Amount Due
09/12/1999	10/09/1999	5,000	4,025	\$975.00

Credit Activity Summary

Previous Balance	948.33
Purchases	+ 823.00
Payments	- 898.33
Credits	- 0.00
Other Charges	+ 0.00
FINANCE CHARGE	+ 2.00
New Balance	= 975.00
Minimum Payment Due	48.00

Errors or disputes must be reported in accordance with the [Fair Credit Billing Act](#).

Transactions for Terry Smith

Posting Date	Trans. Date	Trans. No.	Description	Amount
09/12/1999	09/12/1999	324583867	www.cdnow.com	22.34
09/15/1999	09/15/1999	324583867	www.amazon.com	38.56
09/17/1999	09/17/1999	324583867	www.ebay.com	8.77
Total:				69.67

Transactions for Chris Smith

Posting Date	Trans. Date	Trans. No.	Description	Amount
09/12/1999	09/12/1999	324583867	www.amazon.com	11.07

Document Done

632

660

634

Fig.10A.

19/56

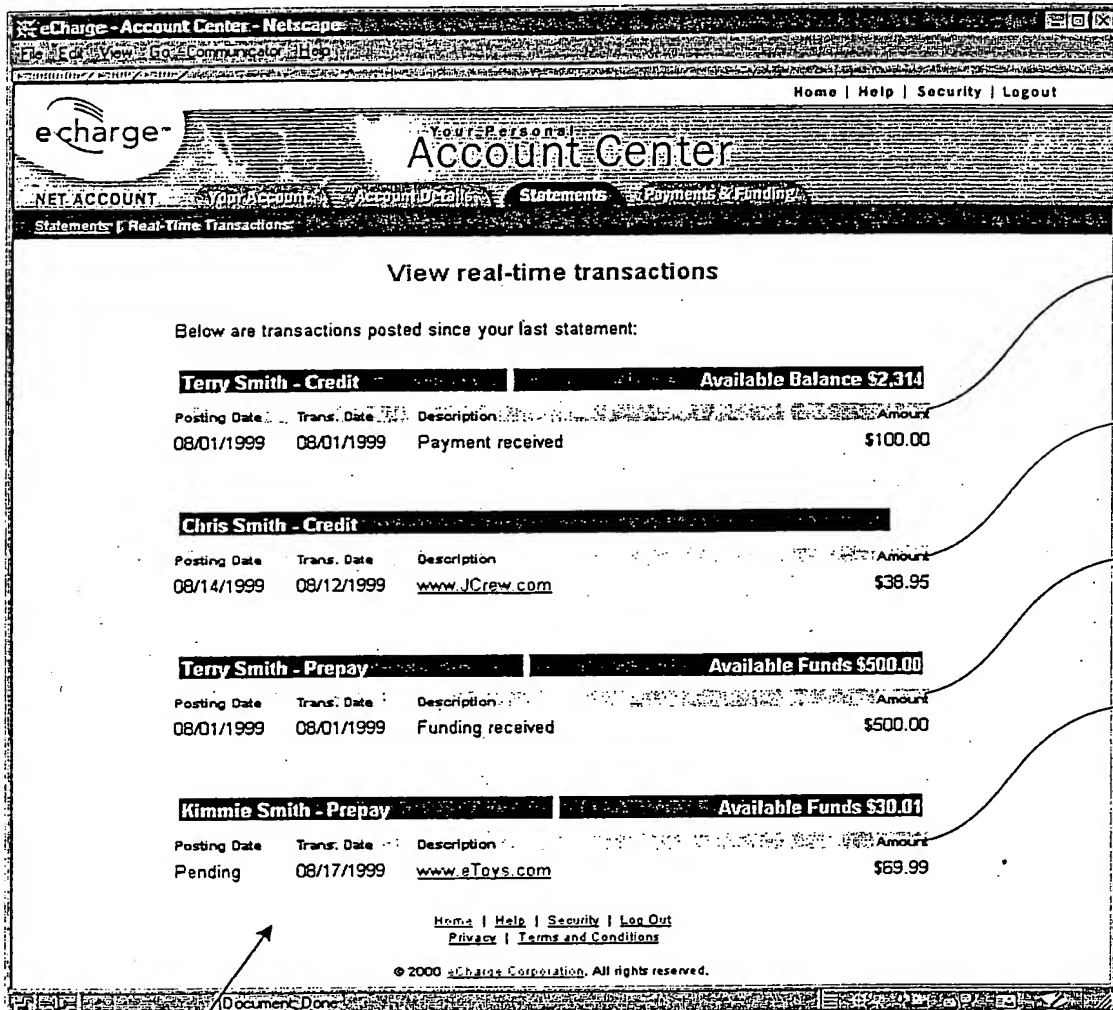
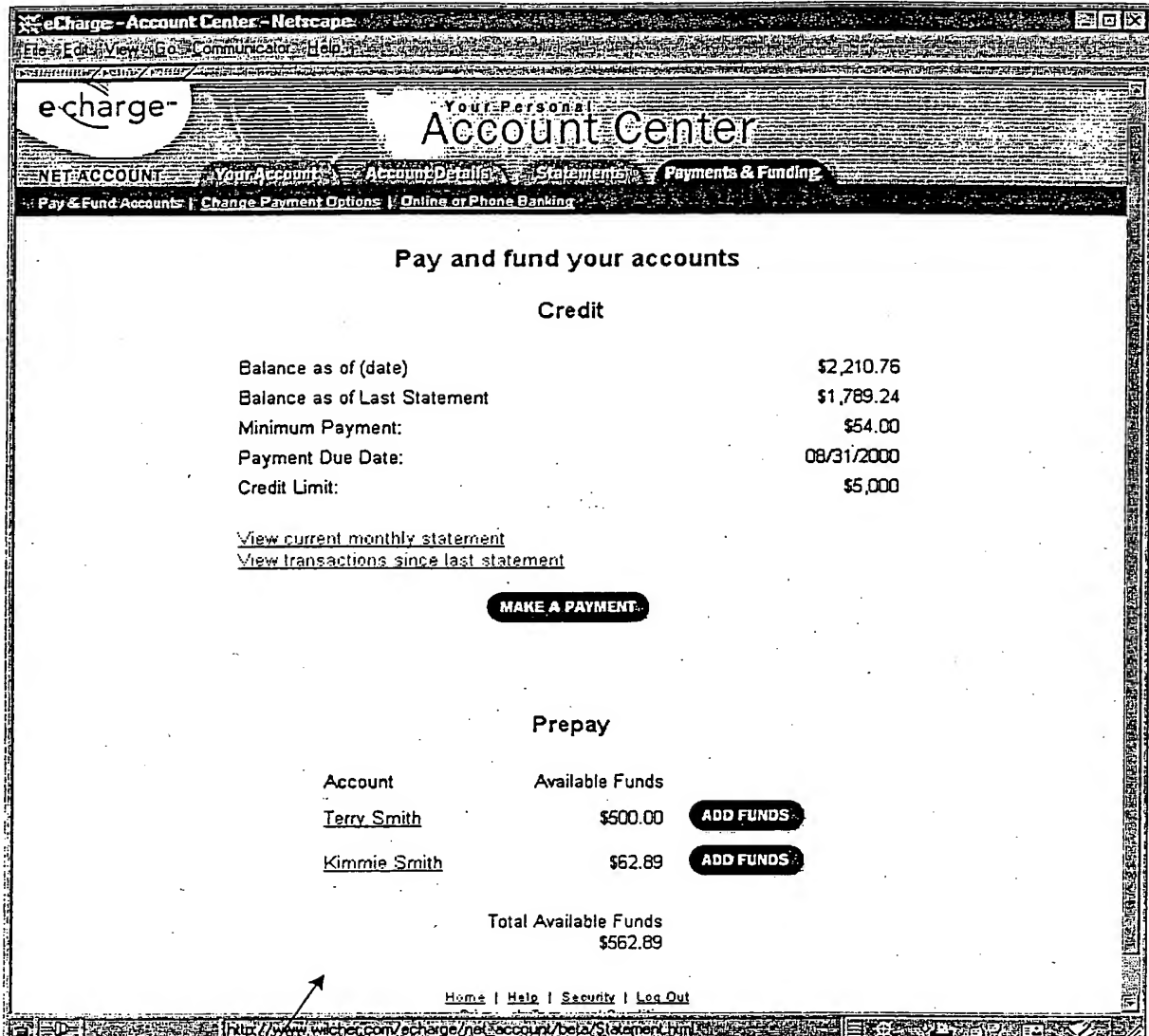


Fig.10B.

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Fig.10C.

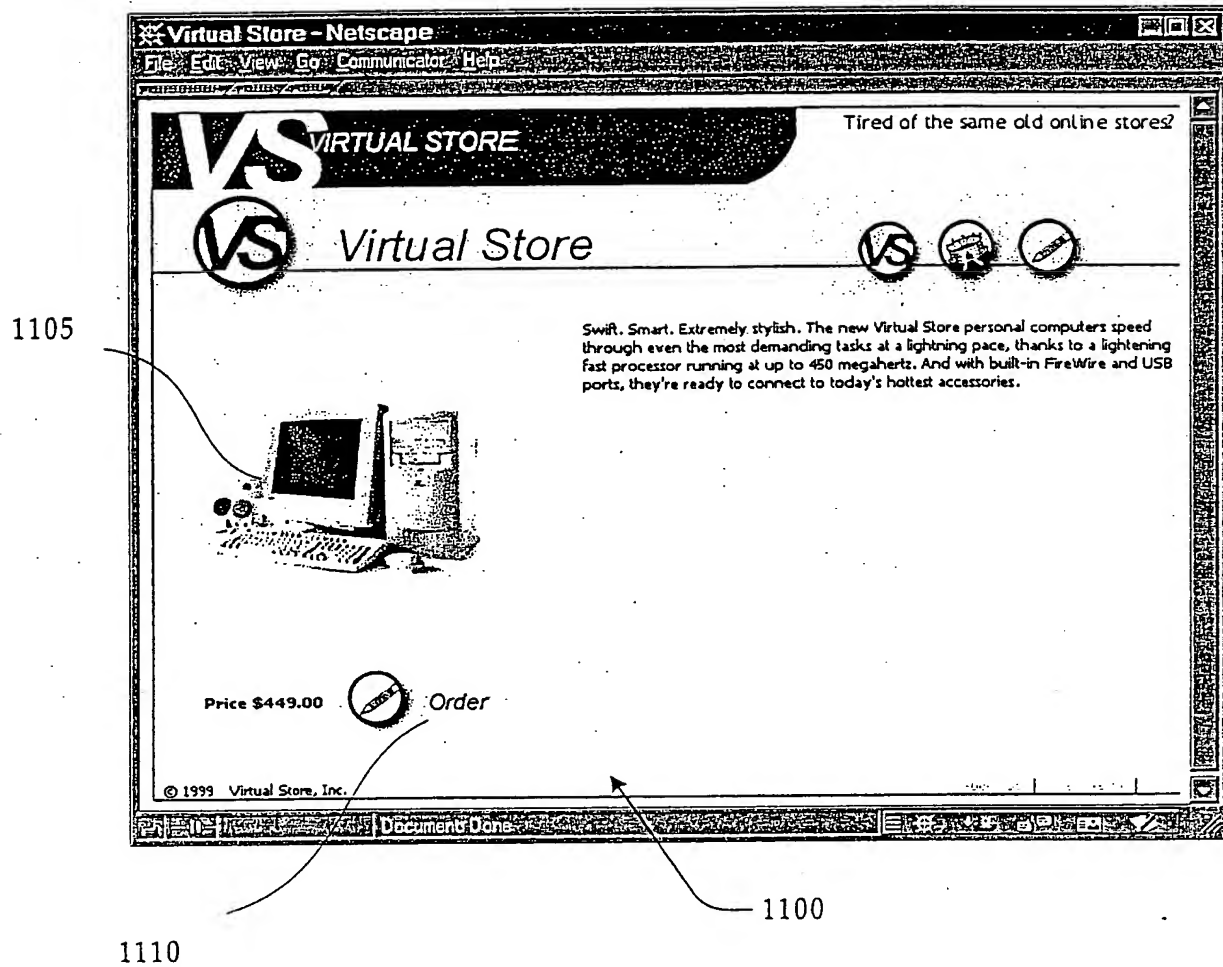


Fig.11A.

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The figure shows a screenshot of a web browser window titled "Virtual Store - Netscape". The main content area is titled "Order Form" and displays a table of items:

Quantity	Description	Amount
1	Virtual Store PC	\$449.00
1	2 day Shipping	\$10.95
		Total \$459.95

Below the table, there are input fields for payment information:

- Payment Type: eCharge (selected)
- Account #
- Expiry Date: MM/YY
- Name on Card
- Billing Address
- City
- State
- Zip Code

A "Purchase" button with a thumbs-up icon is located at the bottom of the form. A bracket labeled 1160 groups the input fields from "Account #" to "Zip Code".

An "eCHARGE - Netscape" window is open over the bottom right of the main form. It contains the following elements:

- Header: "echarge" logo and "Select Digital ID"
- Form fields: "DIGITAL ID:" with a dropdown menu showing "--Select Digital ID--", and "PASS PHRASE:" with a text input field.
- Buttons: "CONTINUE" and "CANCEL"
- Link: "Forgot Your Pass-Phrase?"

Arrows point from labels 1150, 1155, 1165, 1170, 1172, 1175, and 1177 to various elements in the eCHARGE window and the main form.

Fig.11B.

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eCHARGE - Netscape Help/FAQ | Customer Support

echarge Select Account & Review Purchase

Your Purchase

FROM ACCOUNT:
Terry's Credit

02/25/2000

PAY: Smith's Sporting Goods
AMOUNT: \$543.52

DETAILS

Qty.	Item	Price ea.	Total
1	Evolution Ski Slickrock Telemark Skis	\$430.00	\$430.00
1	Puma High Octane II Running Shoes Color: A; Size: 5.5	\$44.00	\$44.00
2	Dunlop Grand Prix Titanium Tennis Ba..	\$10.00	\$20.00
	Subtotal		\$494.00
	Tax		\$39.52
	Shipping		\$10.00

I authorize eCharge Corporation
to xxx xxxxxx xxx xx

Print Details

AUTHORIZE CANCEL

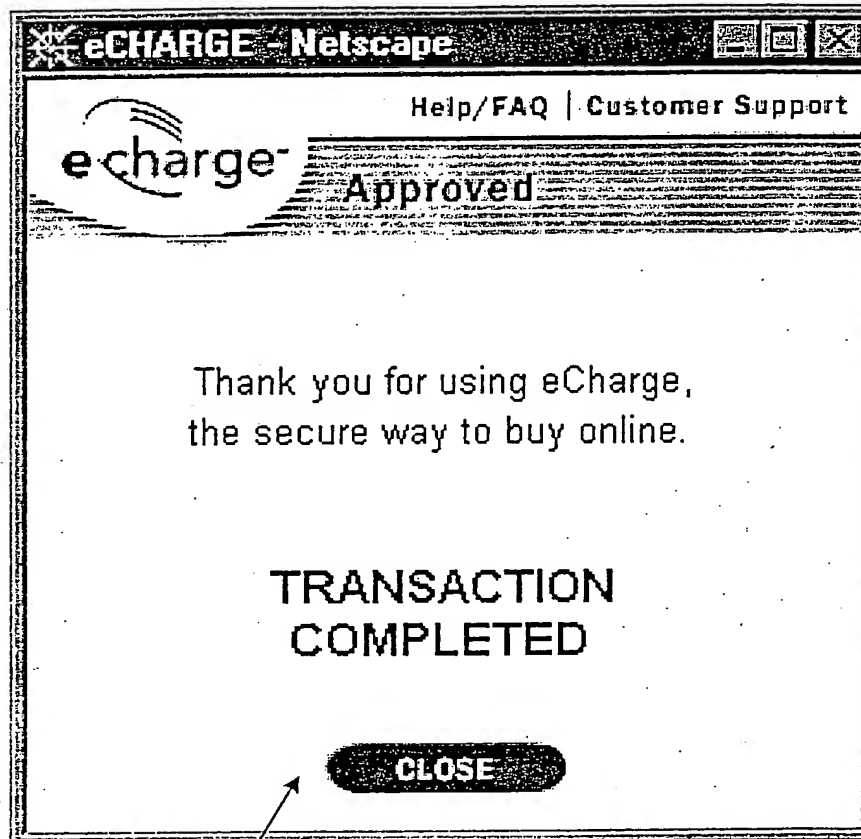
1180

Fig.11C.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

24/56



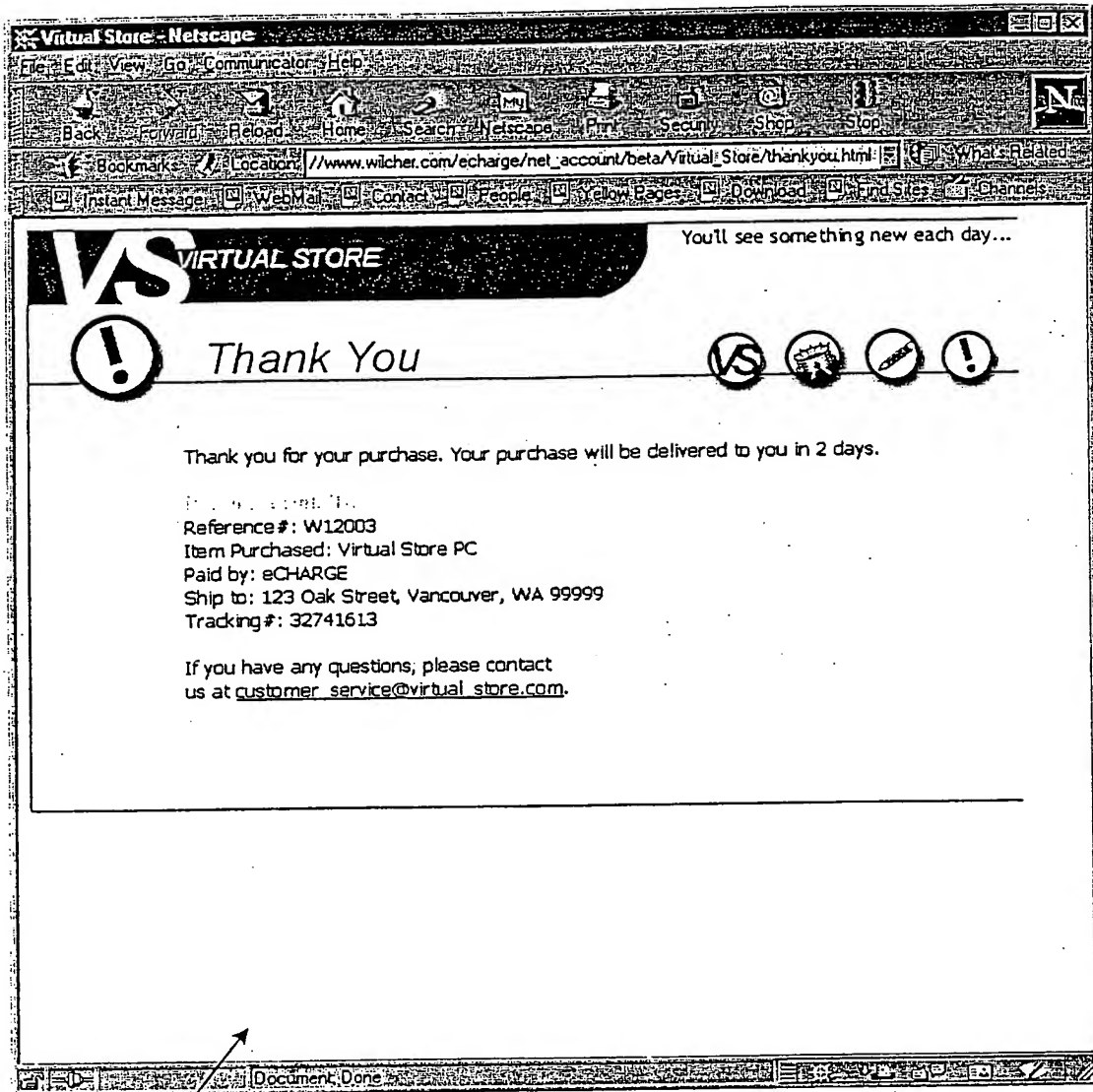
1185

Fig.11D.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

25/56



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Fig.11E.

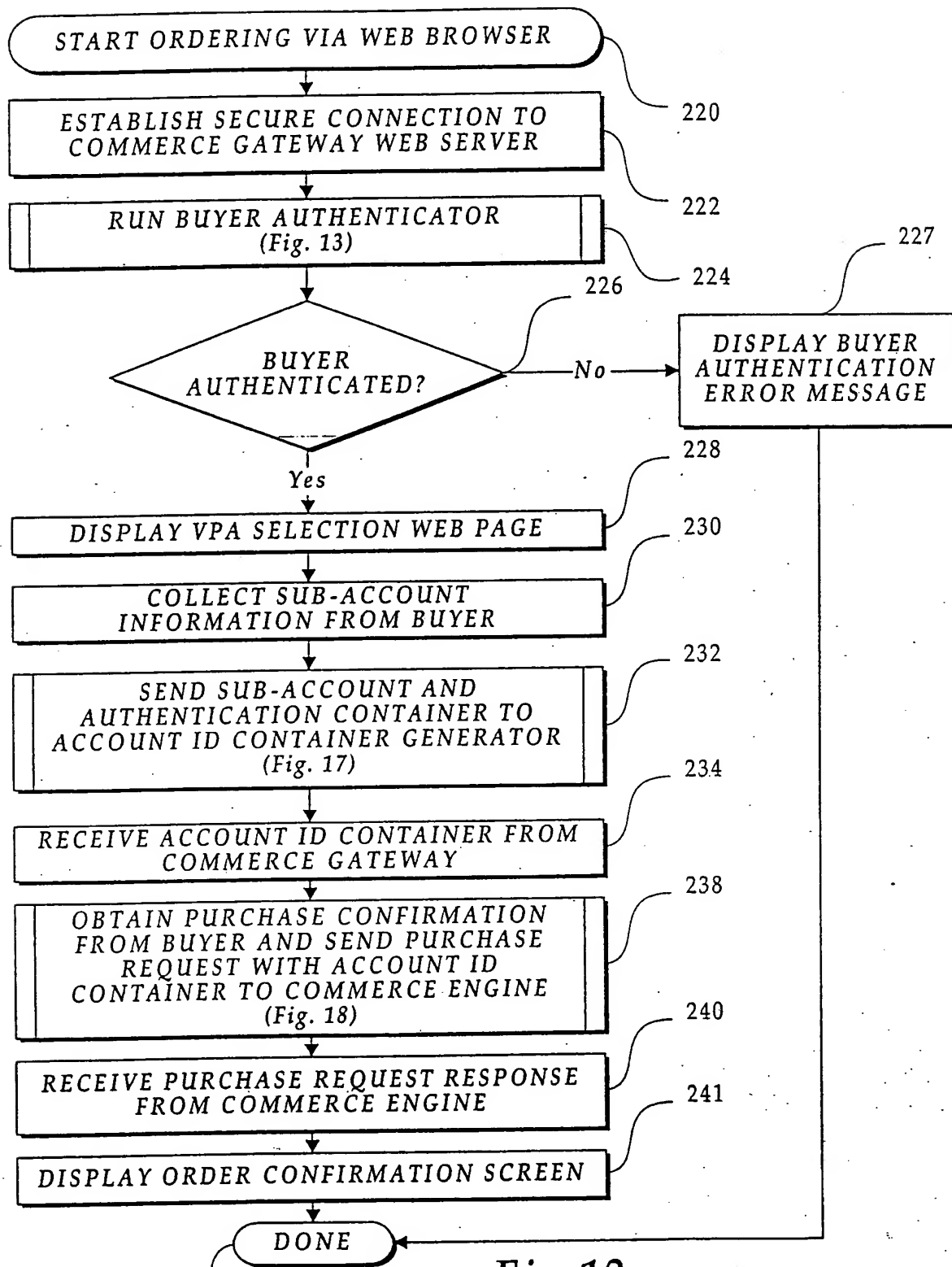


Fig.12.

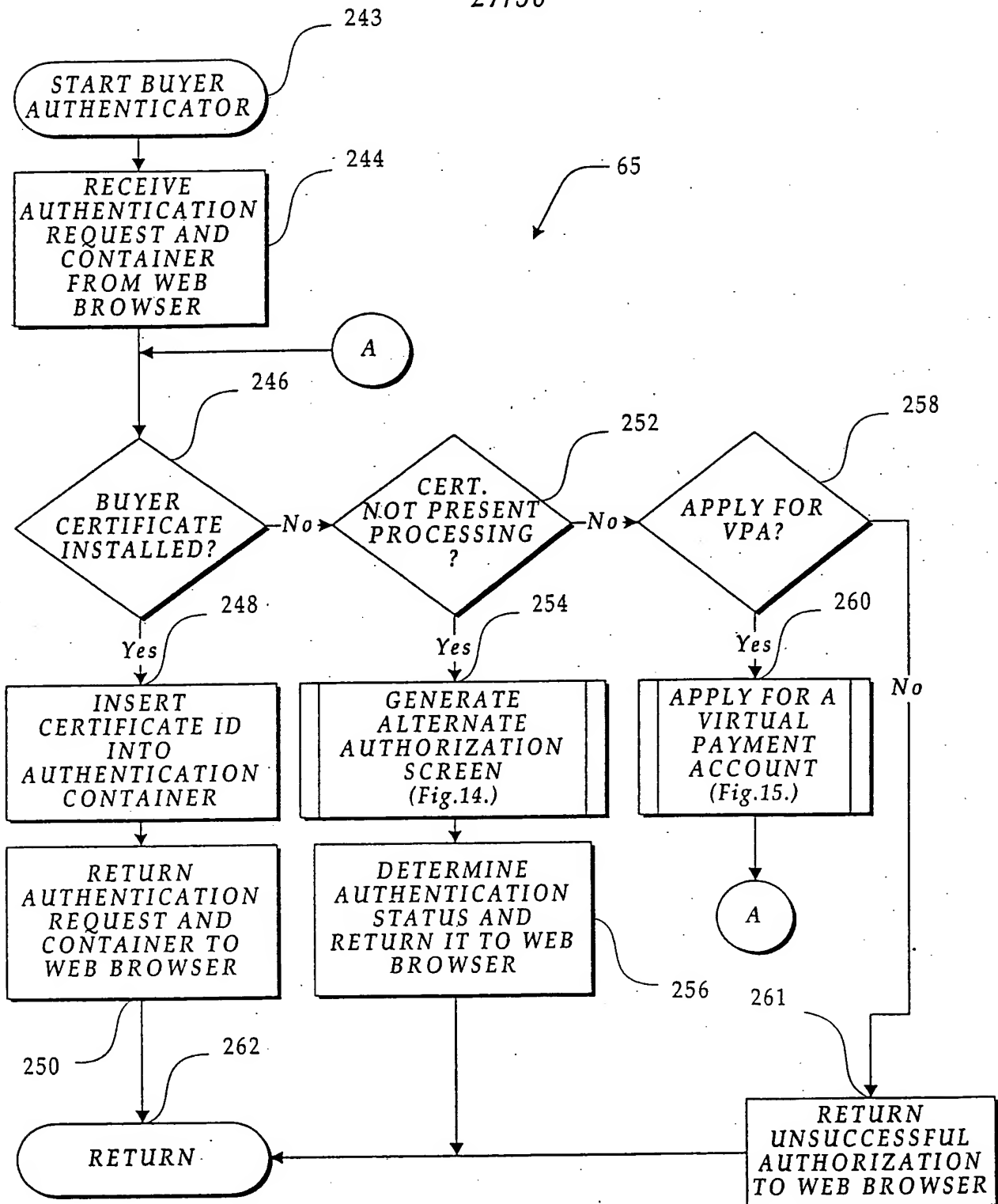


Fig.13.

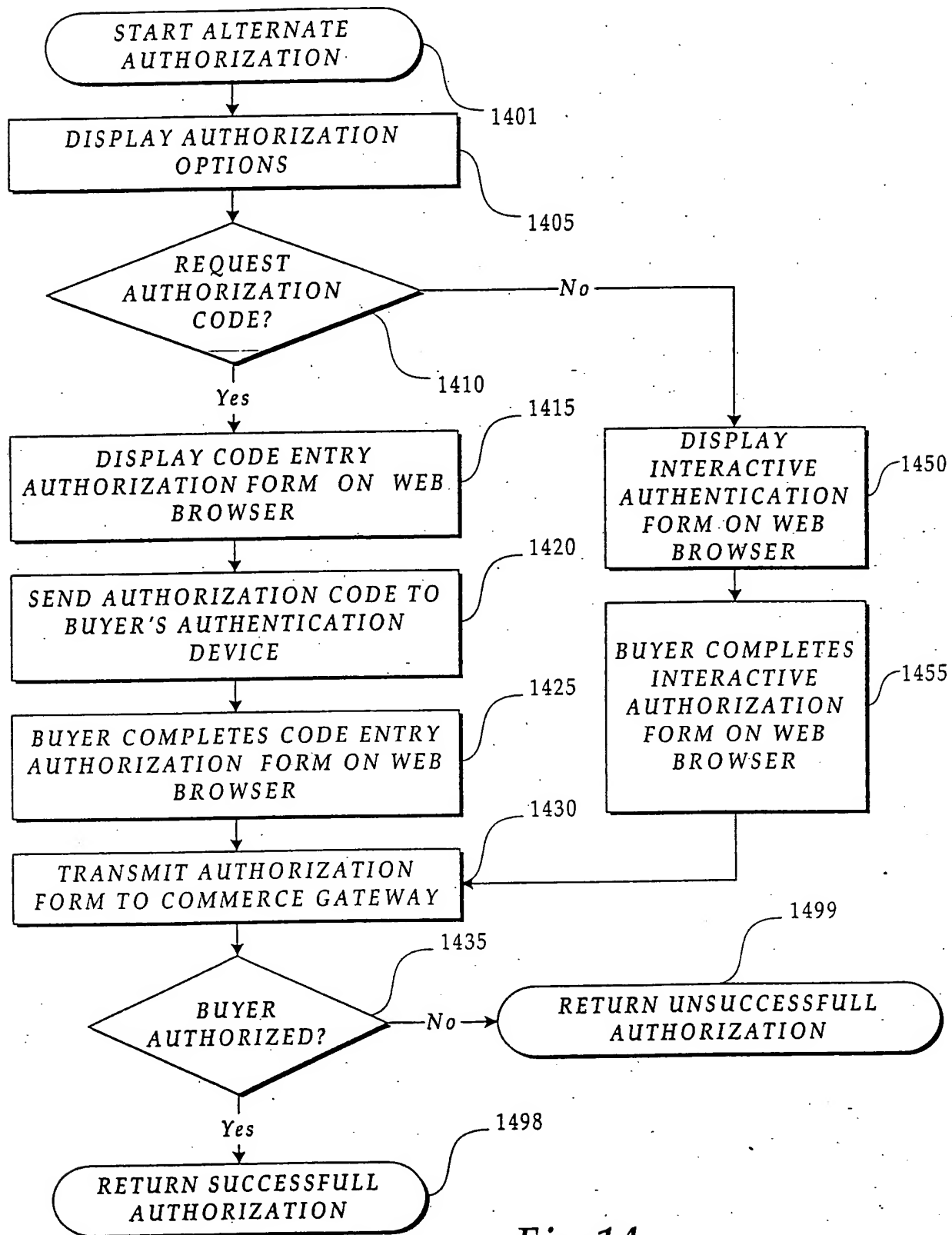


Fig.14.

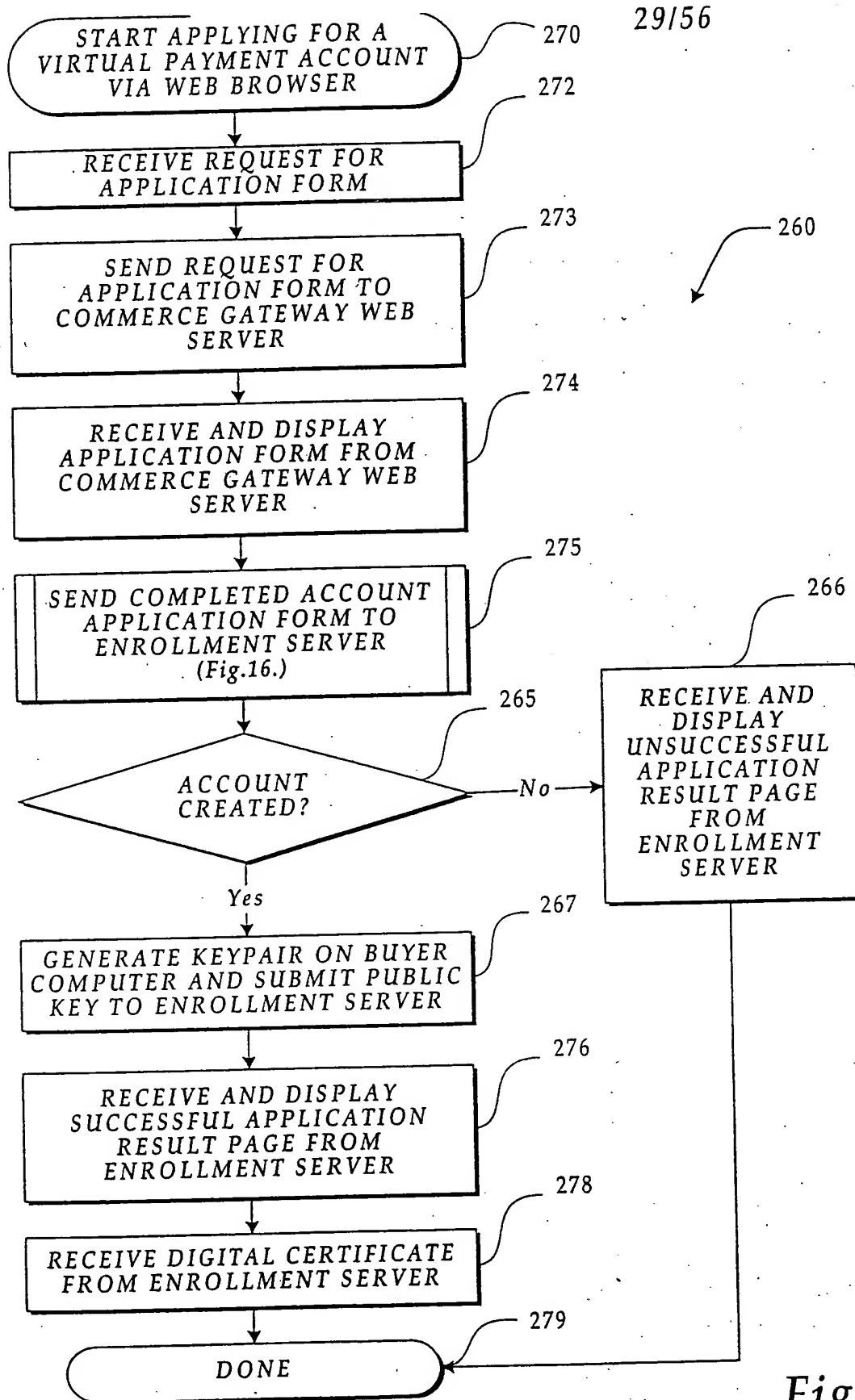


Fig.15.

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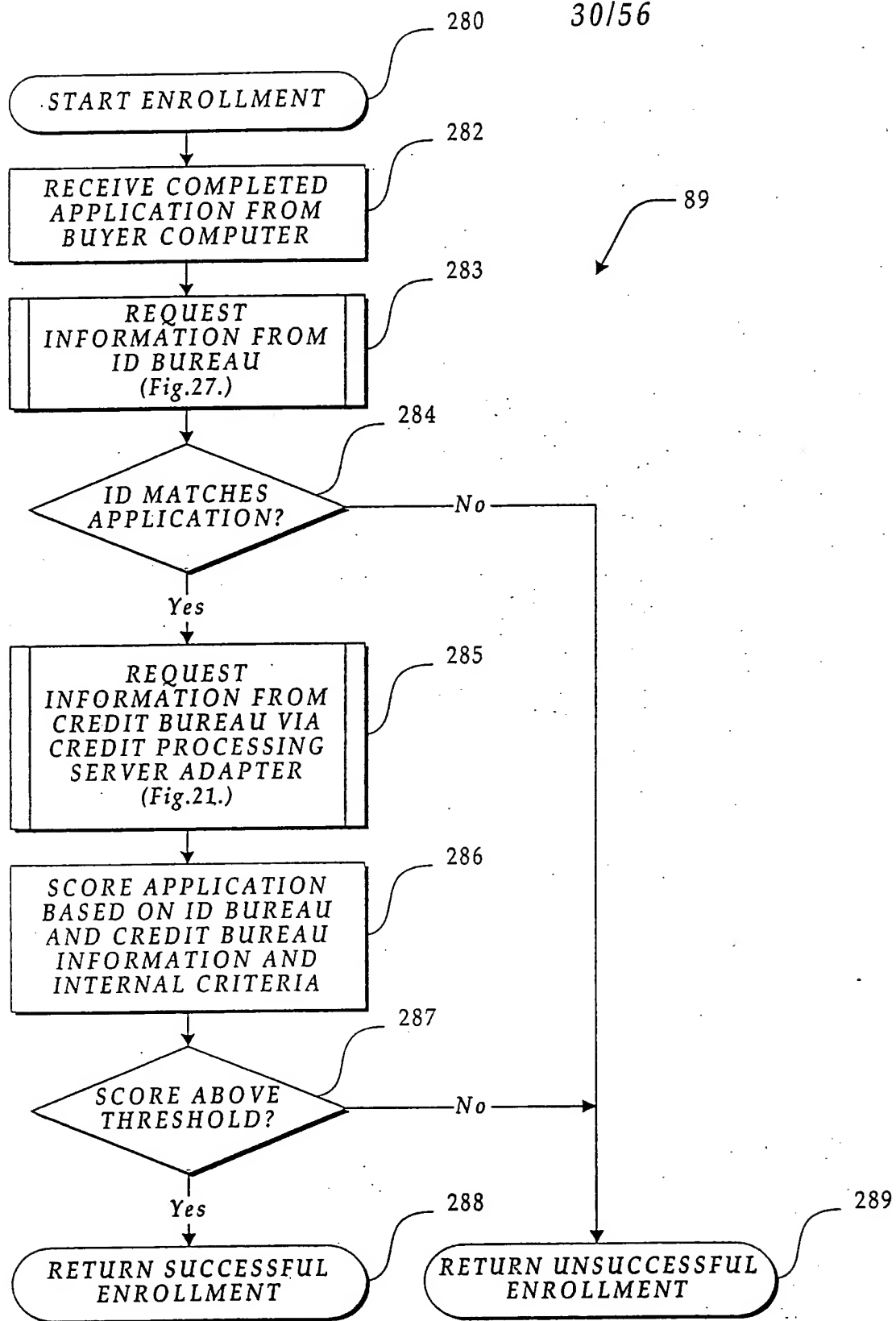


Fig.16.

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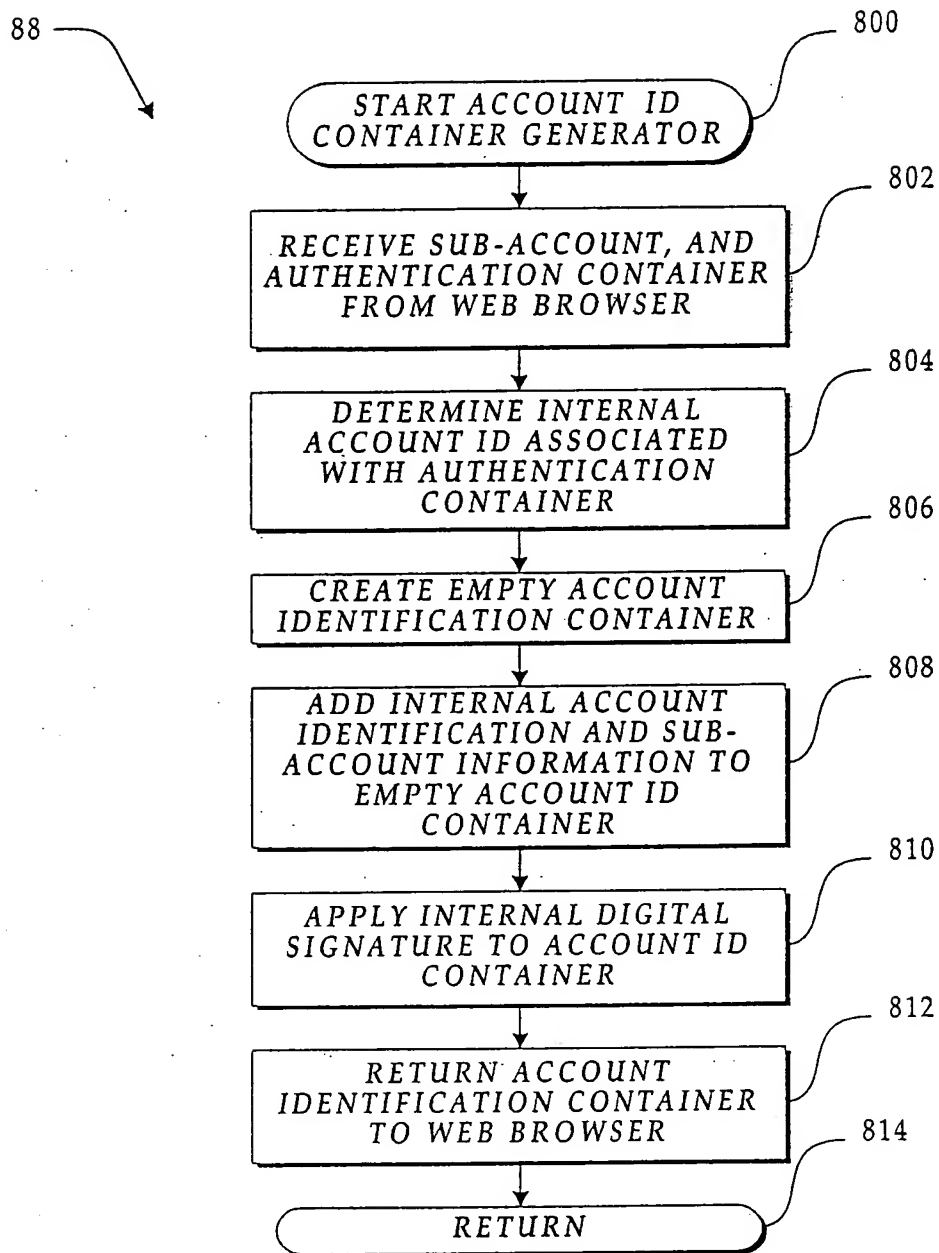


Fig.17.

32/56

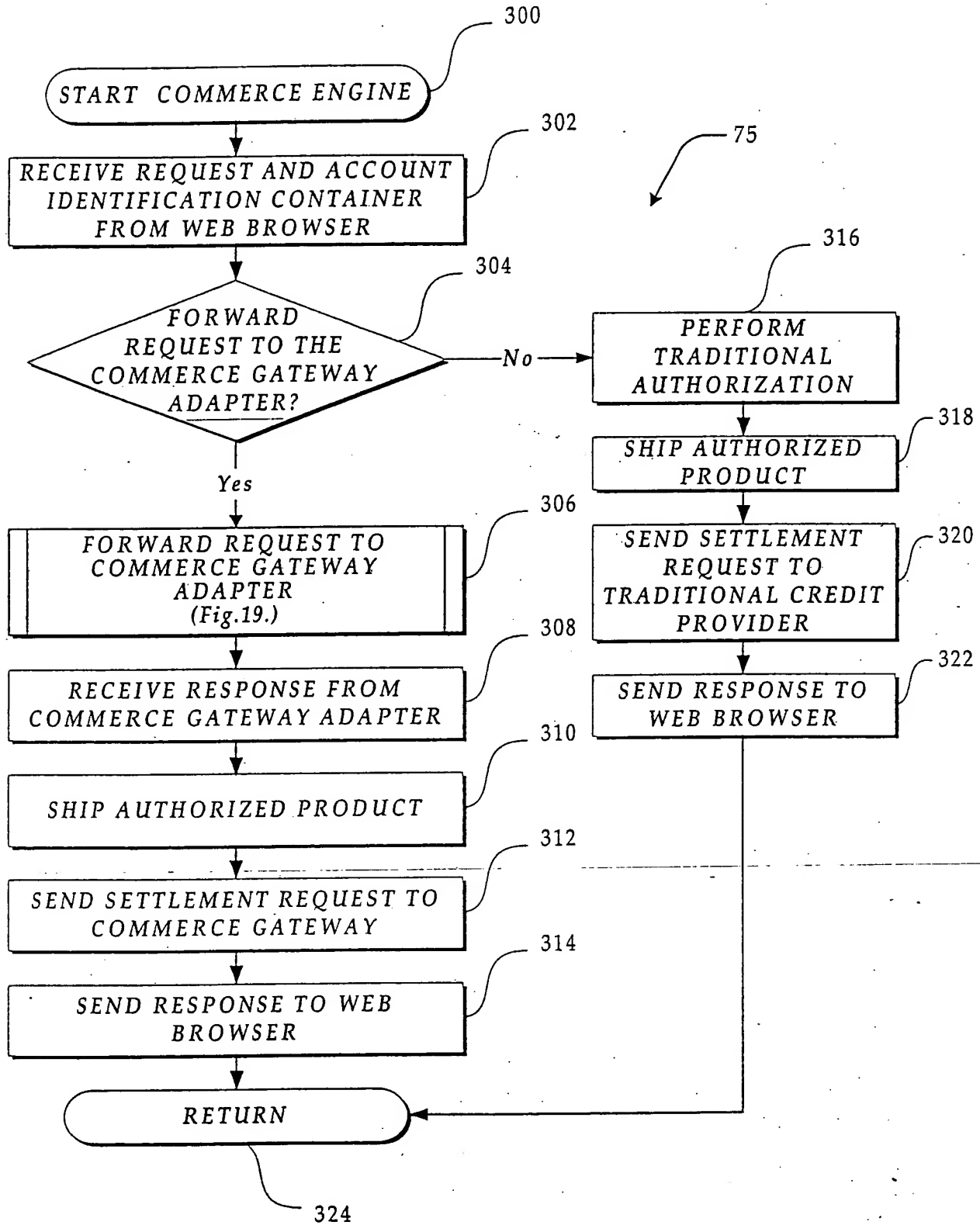


Fig.18.

33/56

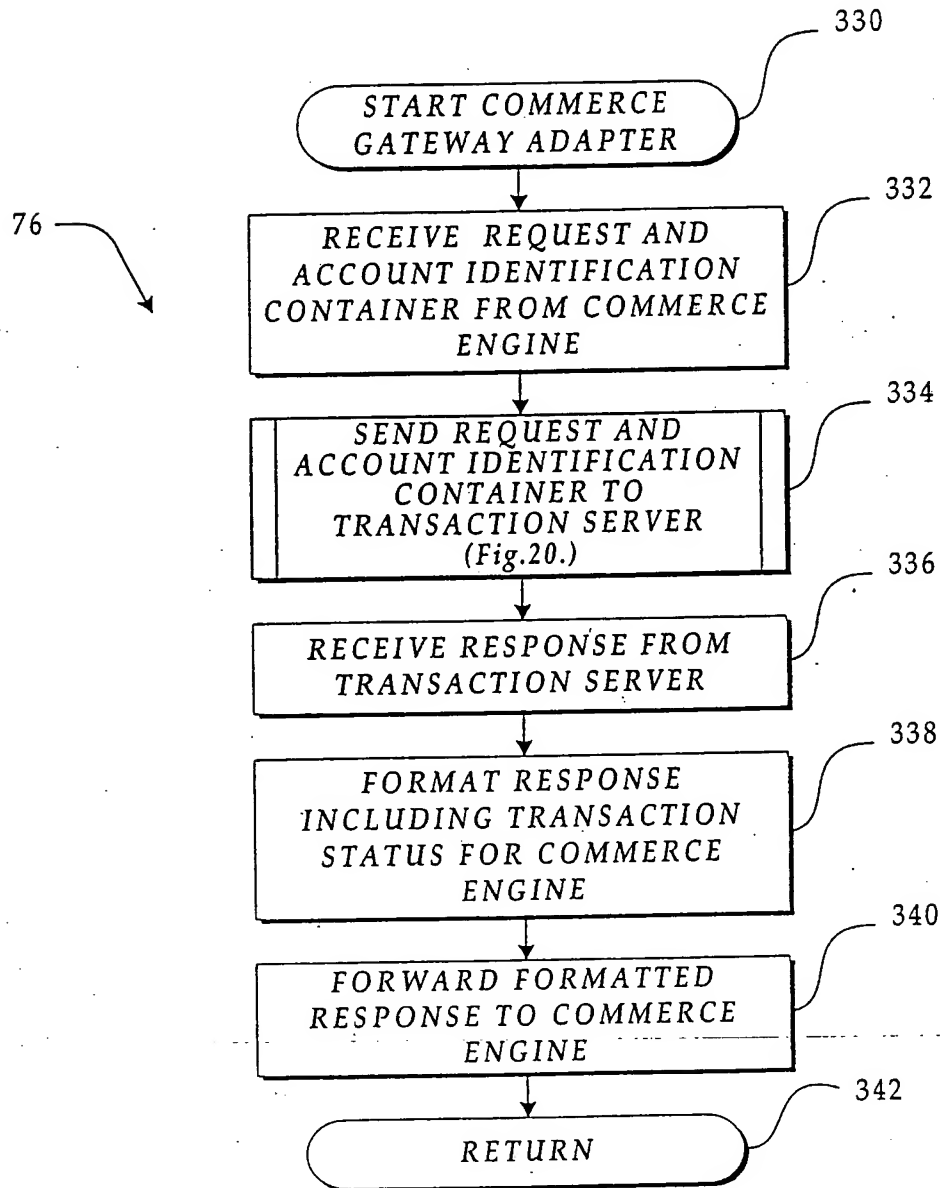


Fig.19.

34/56

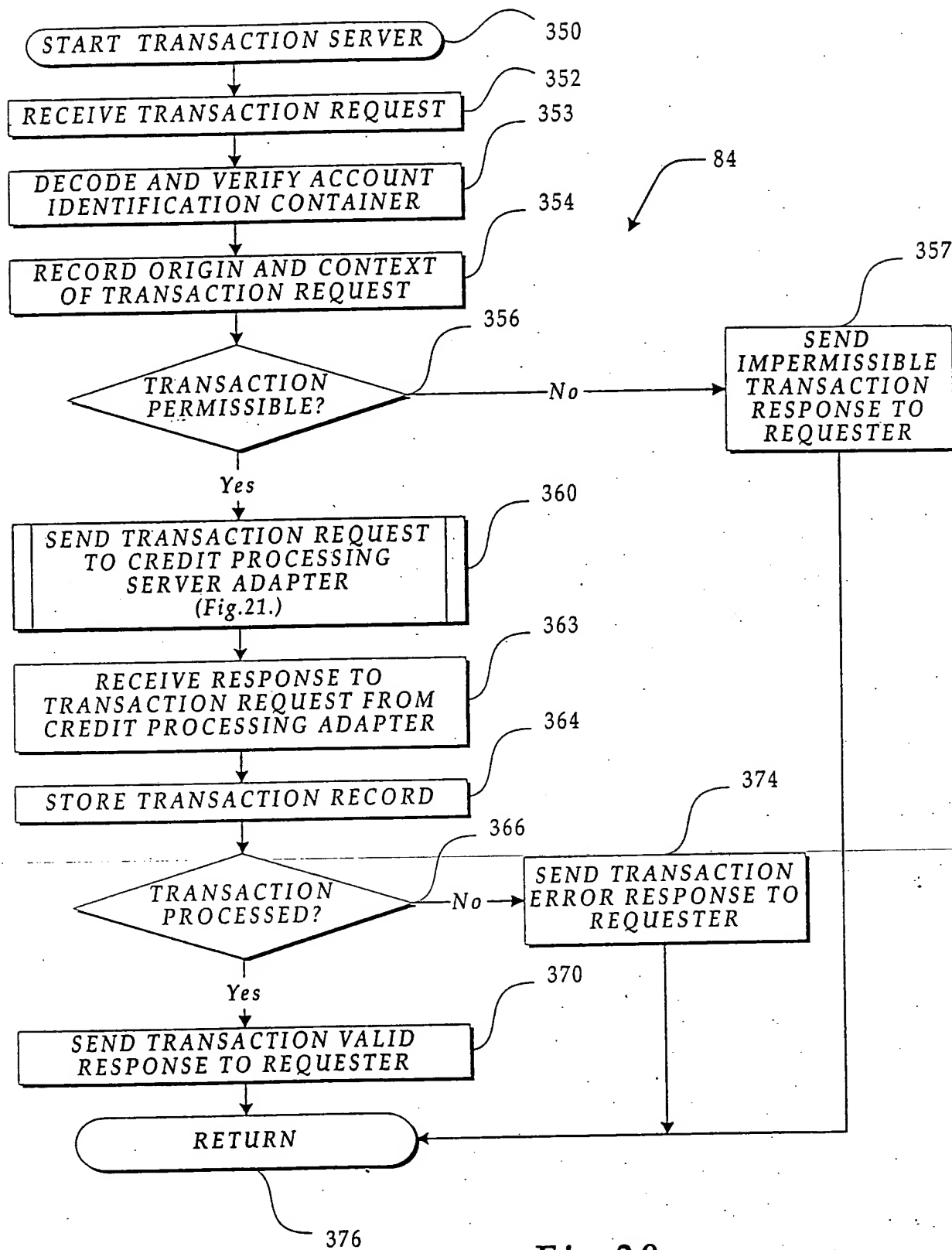


Fig. 20.

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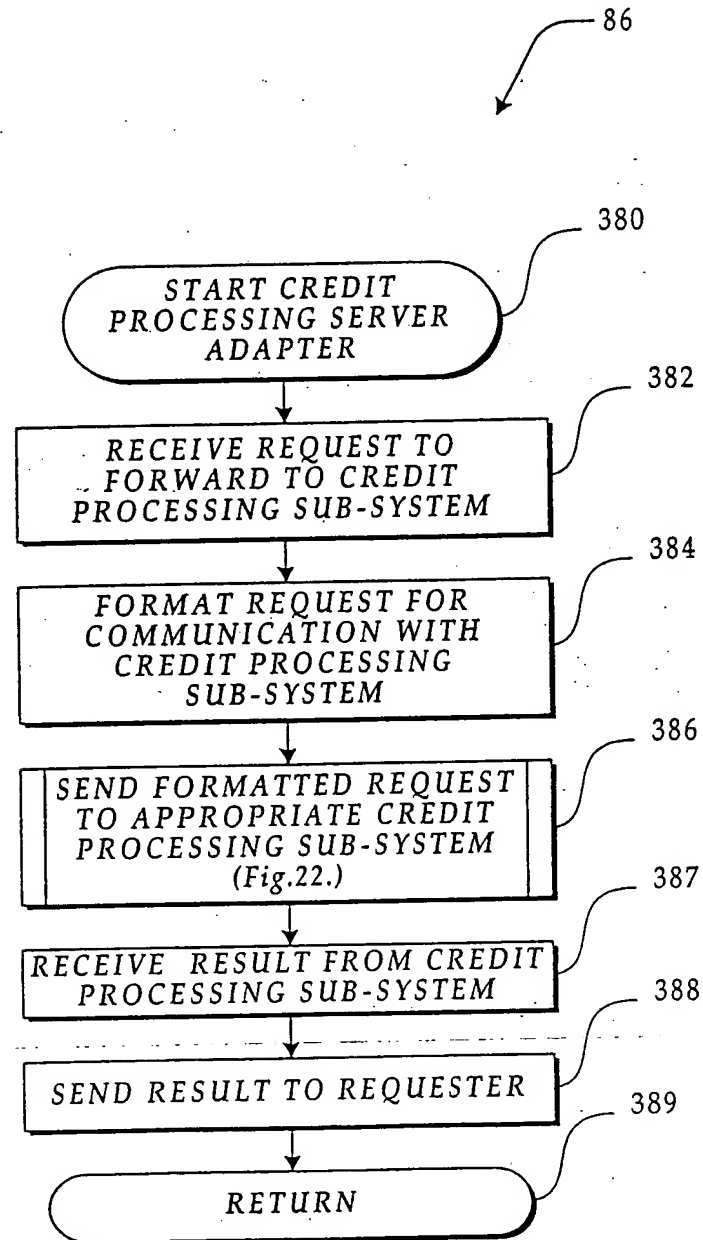


Fig.21.

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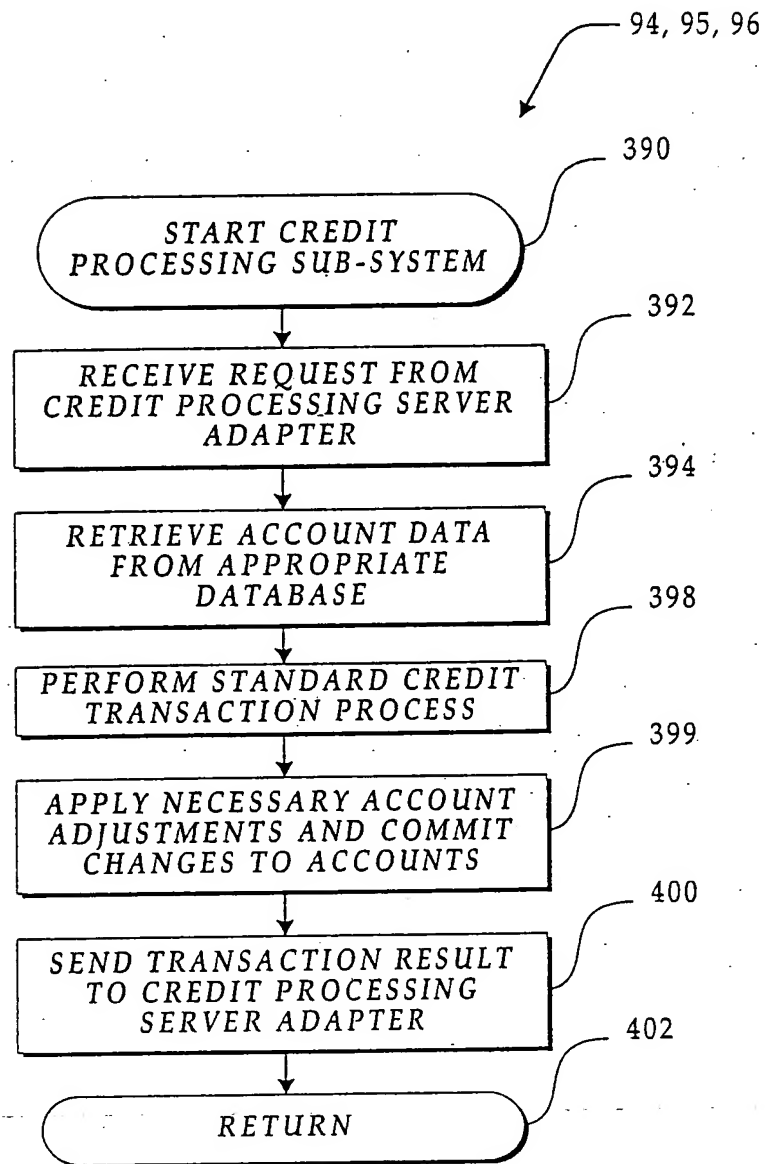


Fig.22.

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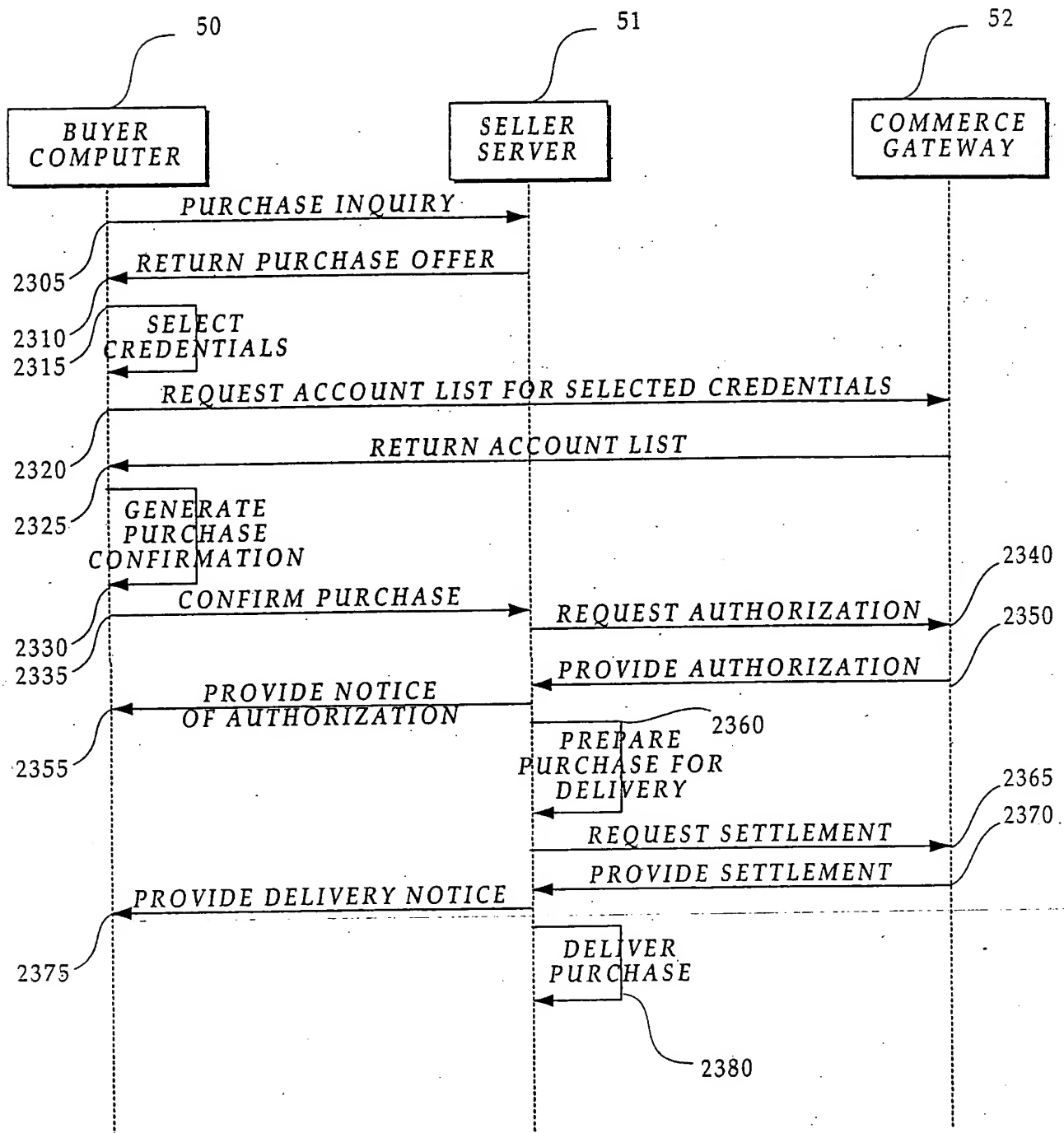


Fig.23.

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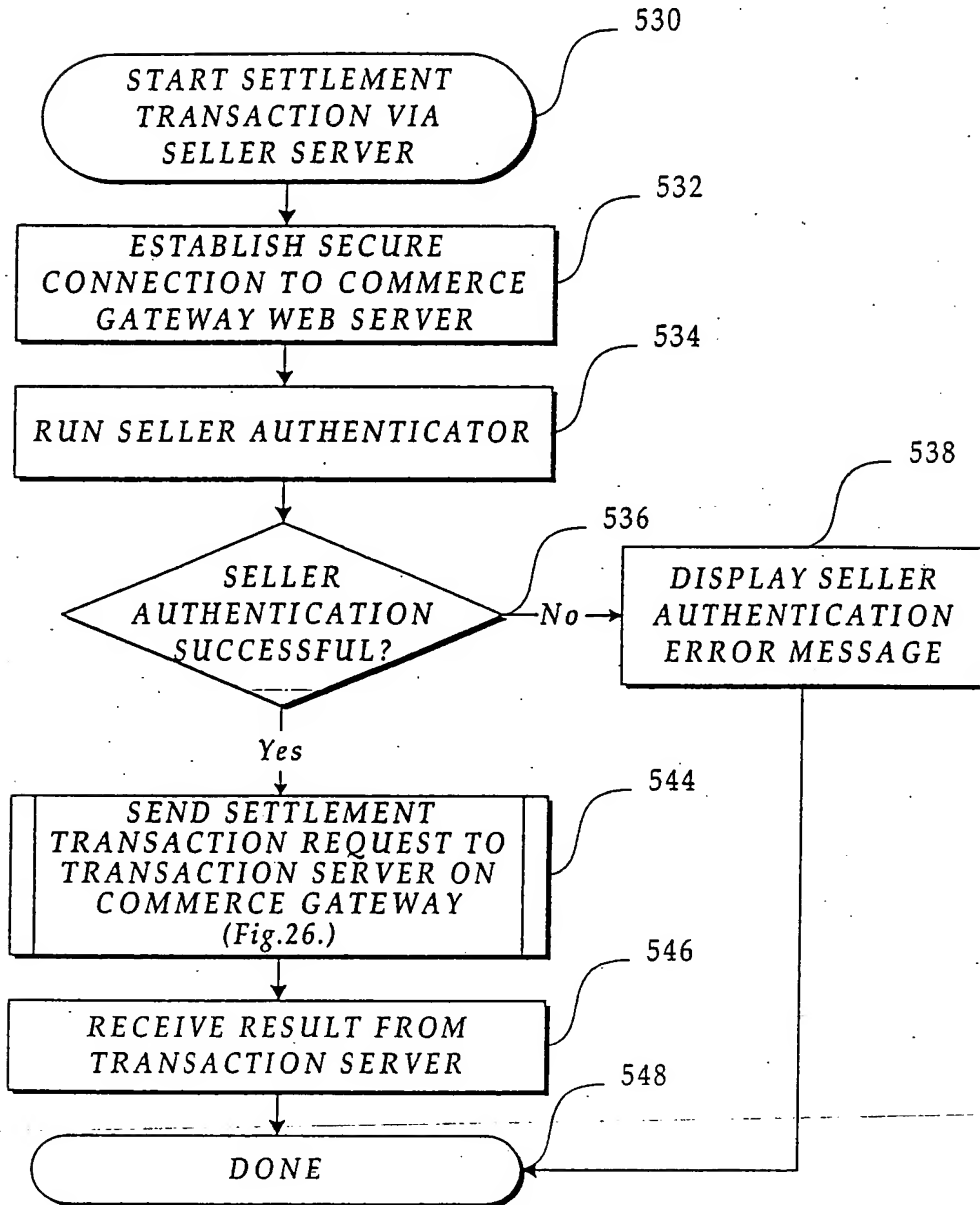


Fig.24.

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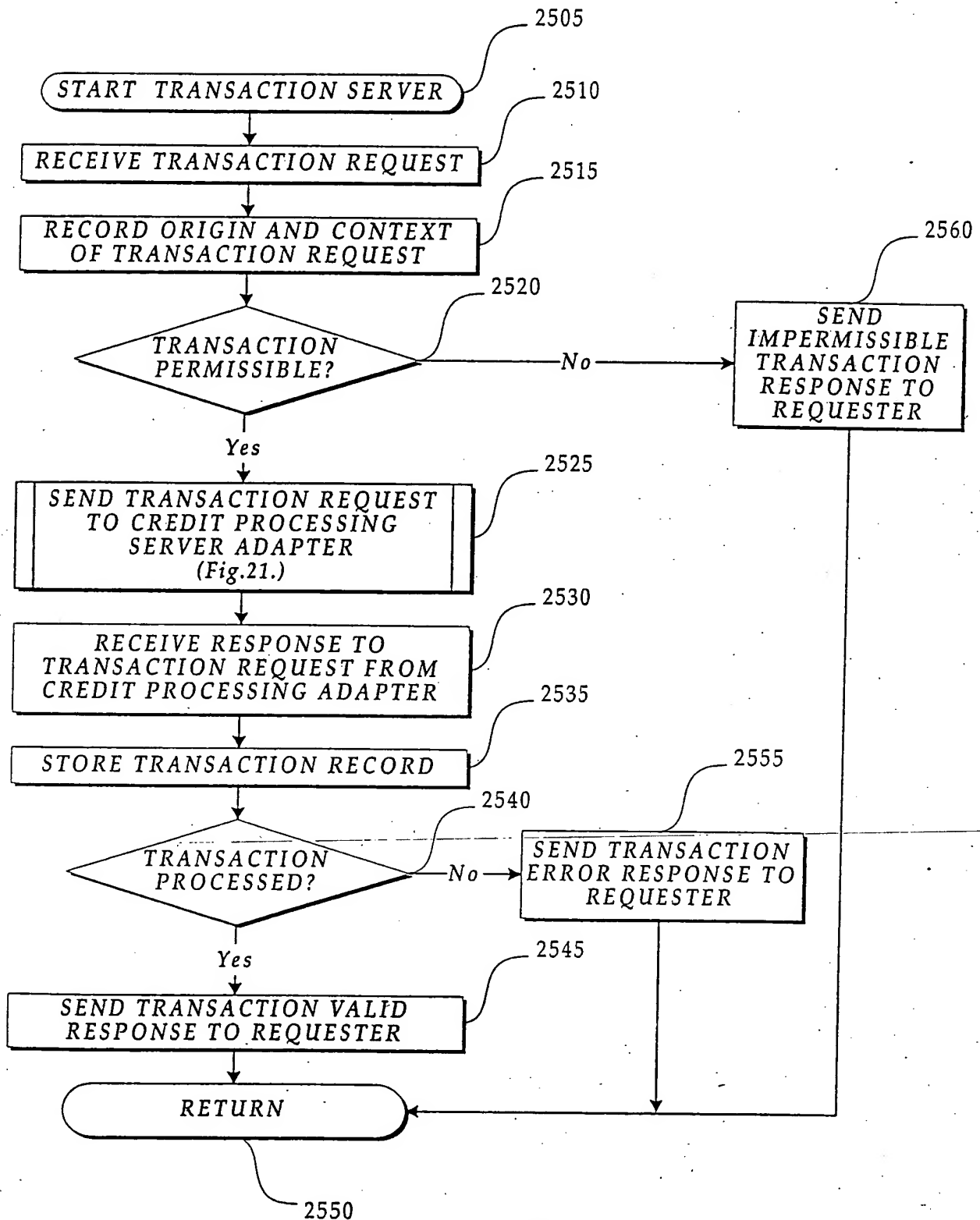


Fig. 25.

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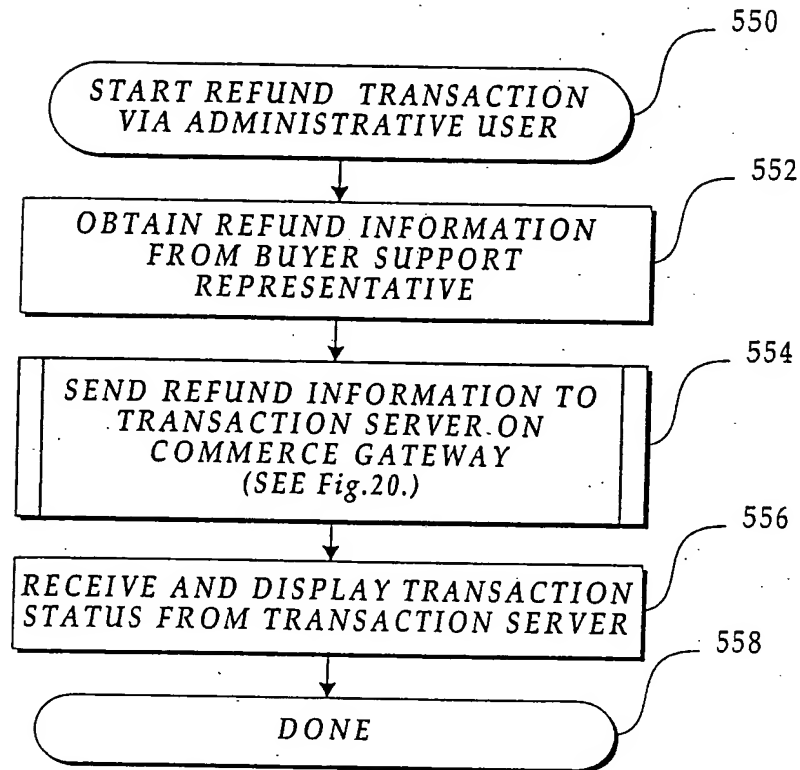


Fig.26.

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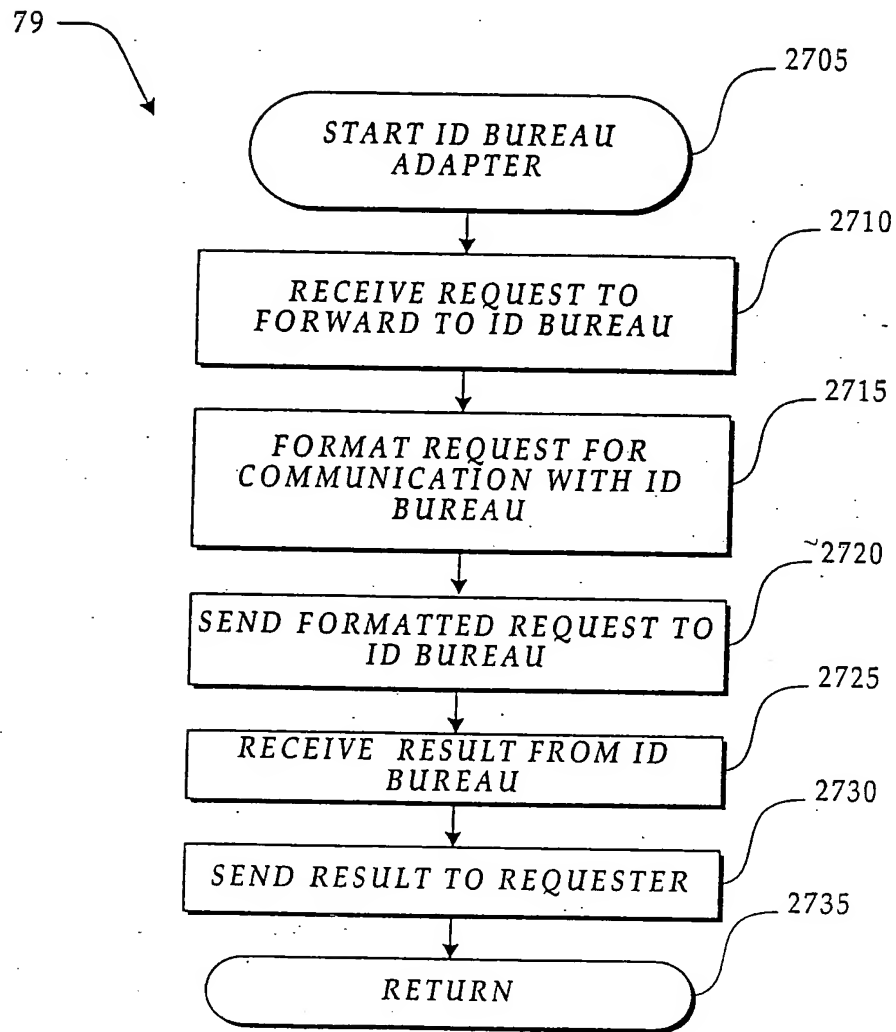
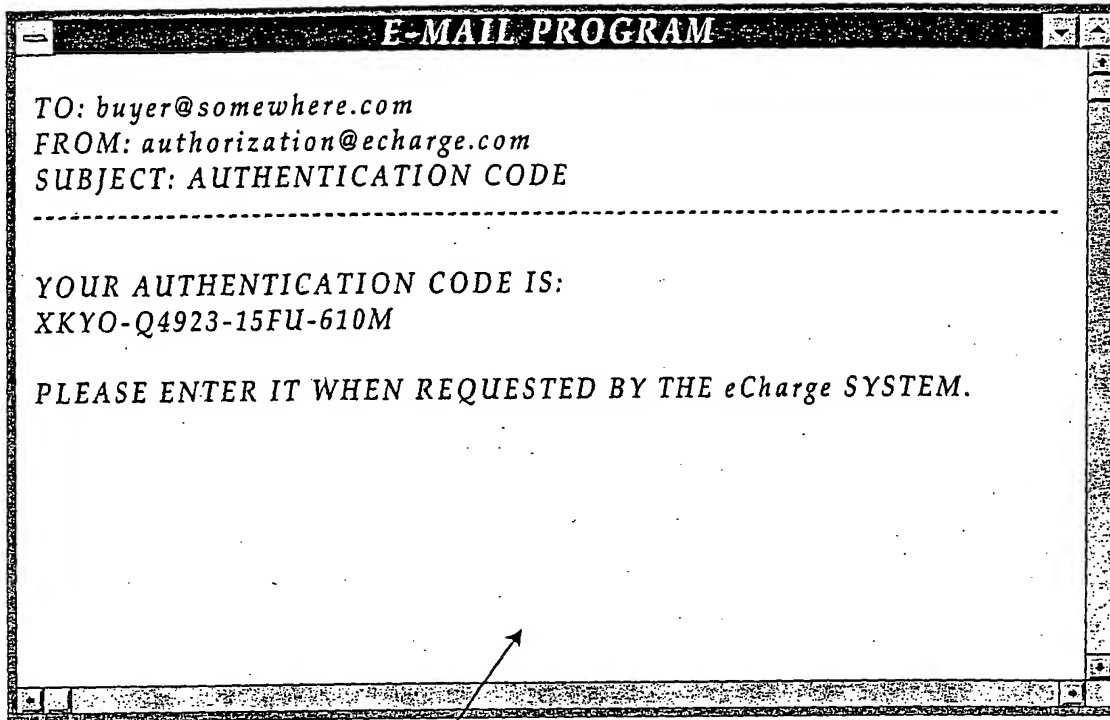


Fig.27.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

42/00



2800

Fig.28.

45/56

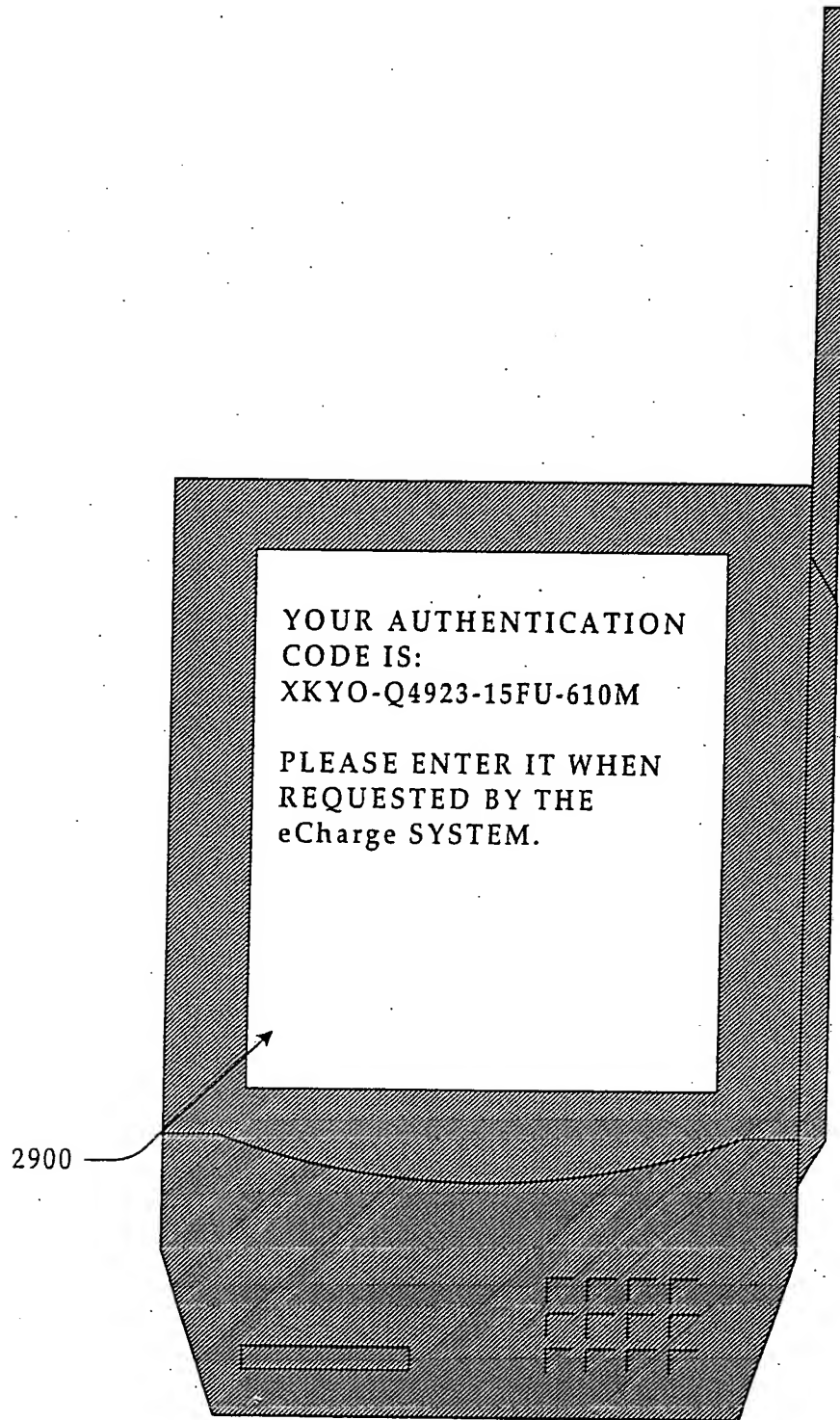


Fig.29.

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NET ACCOUNT

A DIGITAL CERTIFICATE COULD NOT BE
FOUND ON YOUR COMPUTER. PLEASE
ANSWER THE FOLLOWING QUESTIONS IN
ORDER TO IDENTIFY YOURSELF FOR YOUR
VIRTUAL PAYMENT ACCOUNT PURCHASE.

MY EMAIL ADDRESS IS:

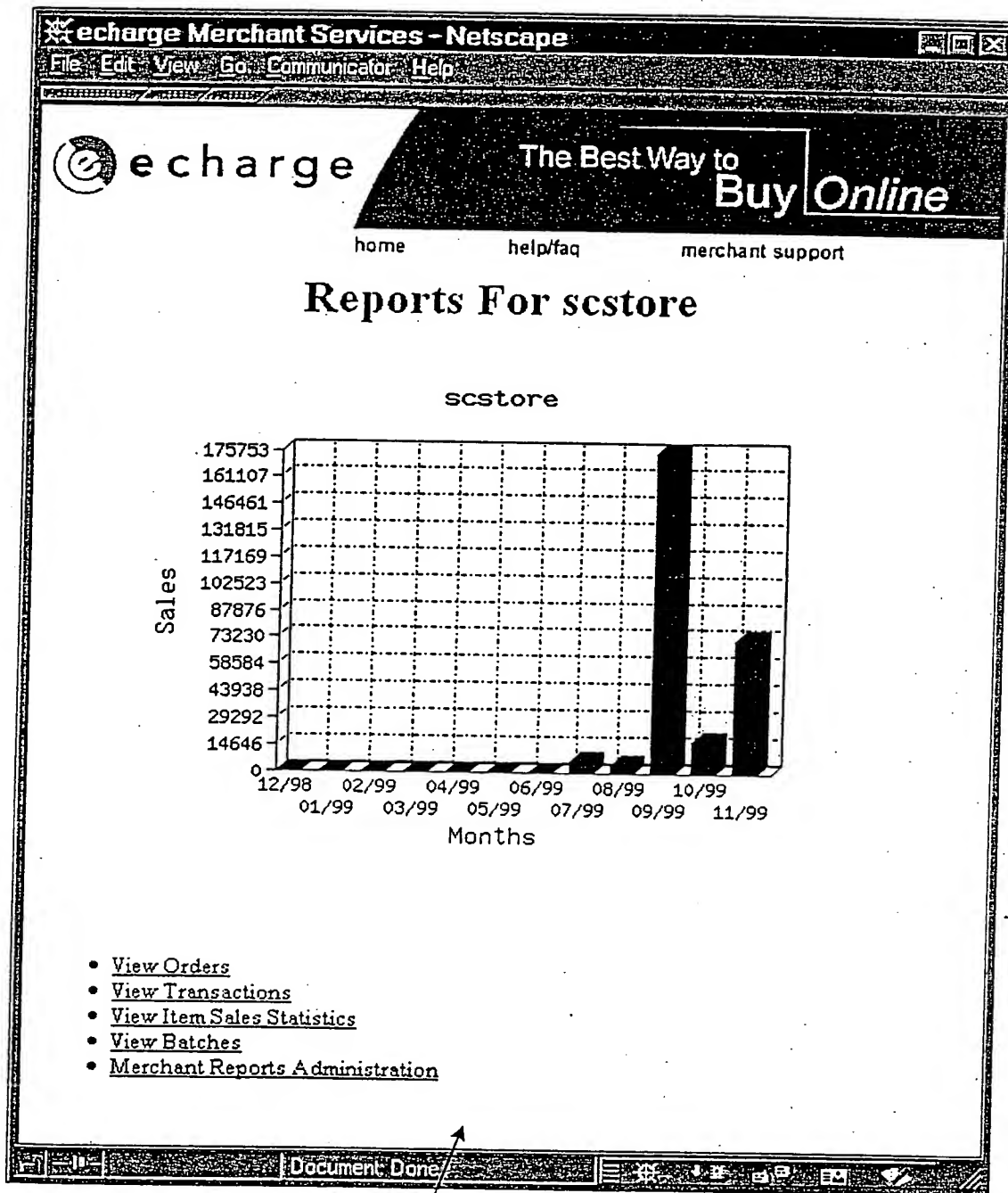
MY MONTHLY MORTGAGE
PAYMENT IS:

MY NEIGHBOR'S NAME IS:

3000 3010

Fig.30.

45/56



3100

Fig.31.

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echarge Merchant Services - Netscape

File Edit View Go Communicator Help

echarge The Best Way to Buy Online

home help/faq merchant support

View Orders

Display Orders:

☒ By Time

☐ By Card Number And Time

☐ By UserID And Time

☐ By Order Number

Specify Time Period:

☒ This Month ☐ Last Calendar Month ☐ The Last 30 Days

☐ This Week ☐ The Last 7 Days ☐ The Last [] Days

☐ Today ☐ Yesterday

☐ From Nov 1 1999 To Nov 30 1999

Options:

☐ Only Show Unshipped Orders

Submit Query Reset

Back To Reports Main Menu

Document Done

3200

Fig.32.

47156

echarge Merchant Services - Netscape

File Edit View Go Communicator Help

echarge The Best Way to Buy Online

home help/faq merchant support

Orders Received

11/01/1999 - 11/30/1999

Select	Shipped	Order#	User ID	Date	Name	Amount
<input type="checkbox"/>	Y	63.17.30.226-942207186-3906-2685-7	Steve Atherton	11/09/99 22:13	Steve Atherton	0.00
<input type="checkbox"/>	Y	127.0.0.1-942207097-3381-2685-6	nobody	11/09/99 22:11	John O. Public	35.74
<input type="checkbox"/>	Y	63.17.30.226-942206630-776811-2685-8	Steve Atherton	11/09/99 22:03	Steve Atherton	0.00
<input type="checkbox"/>	N	63.17.30.226-942206586-522348-2685-5	Steve Atherton	11/09/99 22:03	Steve Atherton	25.60
<input type="checkbox"/>	Y	63.17.30.226-942206317-108643-2685-6	Steve Atherton	11/09/99 21:58	Steve Atherton	0.00
<input type="checkbox"/>	Y	127.0.0.1-942206199-23605-2685-4	nobody	11/09/99 21:56	John O. Public	35.74
<input type="checkbox"/>	Y	63.17.30.226-942206028-628377-2685-8	Steve Atherton	11/09/99 21:53	Steve Atherton	0.00
<input type="checkbox"/>	N	63.17.30.226-942205792-640233-2685-7	Steve Atherton	11/09/99 21:49	Steve Atherton	28.90
<input type="checkbox"/>	Y	63.17.30.226-942205528-554830-2685-5	Steve Atherton	11/09/99 21:45	Steve Atherton	0.00
<input type="checkbox"/>	Y	127.0.0.1-942205291-403501-2685-7	nobody	11/09/99 21:41	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942204377-303866-2685-8	nobody	11/09/99 21:26	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942203485-563787-2685-8	nobody	11/09/99 21:11	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942202556-613526-2685-5	nobody	11/09/99 20:55	John O. Public	35.74
<input type="checkbox"/>	N	216.35.6.208-942201709-186714-2685-5		11/09/99 20:41	Eric M Link	55.91
<input type="checkbox"/>	Y	127.0.0.1-942201656-943709-2685-8	nobody	11/09/99 20:40	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942200756-873895-2685-8	nobody	11/09/99 20:25	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942199856-523583-2685-6	nobody	11/09/99 20:10	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942198956-603539-2685-5	nobody	11/09/99 19:53	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942198056-633587-2685-4	nobody	11/09/99 19:40	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942197156-533538-2685-5	nobody	11/09/99 19:25	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942196256-923570-2685-7	nobody	11/09/99 19:10	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942195356-503526-2685-5	nobody	11/09/99 18:55	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942194456-523610-2685-5	nobody	11/09/99 18:40	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942193557-854160-2685-5	nobody	11/09/99 18:25	John O. Public	35.74
<input type="checkbox"/>	Y	127.0.0.1-942192666-764198-2685-6	nobody	11/09/99 18:11	John O. Public	35.74
25 Order(s) out of 1594 Listed						717.99
Total						73352.65
Tax and Shipping						
Tax						52.45
Shipping						150.90
Email All Customers Listed						
Work With Selected Orders Reset						
1 2 3 4 5 6 7 8 9 10 [Next >>]						
Back to Reports						
Main Menu						
Document Done						

Fig.33.

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echarge Merchant Services - Netscape

File Edit View Go Communicator Help

echarge The Best Way to Buy Online

home help/faq merchant support

View Transactions

Display Transactions:

☒ By Time

☐ By Card Number And Time

☐ By User ID And Time

☐ By Order Number

☐ By Transaction Type And Time

☐ Sale ☐ PreAuth ☐ PostAuth ☐ Credit ☐ Void

Specify Time Period:

☒ This Month ☐ Last Calendar Month ☐ The Last 30 Days

☐ This Week ☐ The Last 7 Days ☐ The Last Days

☐ Today ☐ Yesterday

☐ From Nov 1 1999 To Nov 30 1999

Document Done

3400

Fig.34.

49156

echarge Merchant Services - Netscape							
e charge The Best Way to Buy Online							
home help/faq merchant support							
Transactions Processed							
11/01/1999 - 11/30/1999							
Order#	Date	User ID	Type	Card Number	Exp Date	Approval	Amount
63.17.30.226-942207186-5906-2685-7	11/09/99 22:13	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942207186-5906-2685-7	11/09/99 22:13	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942207186-5906-2685-7	11/09/99 22:13	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942207186-5906-2685-7	11/09/99 22:13	Steve Atherton	PreAuth	4111...1111	12/2001	Y:06TEST0a9d00007fYNA:501002319459089TESTV 01:	25.60
127.0.0.1-942207097-3581-2685-6	11/09/99 22:11	nobody	Sale	4111...1111	12/2001	Y:37TEST0a9d00007eYNA:501001318567004TESTV 01:	35.74
63.17.30.226-942206630-776811-2685-8	11/09/99 22:04	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206630-776811-2685-8	11/09/99 22:04	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206630-776811-2685-8	11/09/99 22:04	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206630-776811-2685-8	11/09/99 22:03	Steve Atherton	PreAuth	4111...1111	12/2001	Y:51TEST0a9d00007cYNA:501001313905091TESTV 01:	25.60
63.17.30.226-942206586-527348-2685-5	11/09/99 22:03	Steve Atherton	PreAuth	4111...1111	12/2001	Y:13TEST0a9d00007bYNA:501002313522020TESTV 01:	25.60
63.17.30.226-942206317-108643-2685-6	11/09/99 21:59	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206317-108643-2685-6	11/09/99 21:59	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	25.60
63.17.30.226-942206317-108643-2685-6	11/09/99 21:58	Steve Atherton	PreAuth	4111...1111	12/2001	Y:38TEST0a9d000077YNA:501001310770103TESTV 01:	25.60
127.0.0.1-942206199-23605-2685-4	11/09/99 21:56	nobody	Sale	4111...1111	12/2001	Y:39TEST0a9d000076YNA:	35.74
63.17.30.226-942206028-628577-2685-8	11/09/99 21:54	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942206028-628577-2685-8	11/09/99 21:54	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942206028-628577-2685-8	11/09/99 21:54	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942206028-628577-2685-8	11/09/99 21:53	Steve Atherton	PreAuth	4111...1111	12/2001	Y:49TEST0a9d000074YNA:501001307888061TESTV 01:	28.90
63.17.30.226-942205792-640233-2685-7	11/09/99 21:49	Steve Atherton	PreAuth	4111...1111	12/2001	Y:53TEST0a9d000073YNA:501002305522039TESTV 01:	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99 21:46	Steve Atherton	Void	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99 21:45	Steve Atherton	Credit	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99 21:45	Steve Atherton	PostAuth	4111...1111	12/2001	Y:Accepted	28.90
63.17.30.226-942205528-554830-2685-5	11/09/99 21:45	Steve Atherton	PreAuth	4111...1111	12/2001	Y:29TEST0a9d000071YNA:501002302881019TESTV 01:	28.90
127.0.0.1-942205291-403501-2685-7	11/09/99 21:41	nobody	Sale	4111...1111	12/2001	Y:32TEST0a9d000070YNA:501001300512016TESTV 01:	35.74
Page total							161.72
Total							73319.63
25 Transaction(s) out of 2450 listed							
1 2 3 4 5 6 7 8 9 10 [Next >>]							
Back to Home							
Document Done							

Fig.35.

50156

The screenshot shows a Netscape browser window titled "echarge Merchant Services - Netscape". The address bar shows a URL starting with "http://". The page header features the "echarge" logo and the tagline "The Best Way to Buy Online". Navigation links for "home", "help/faq", and "merchant support" are present. The main heading is "View Item Sales". Below this, there are two main sections: "For:" and "Specify Time Period:". The "For:" section has two radio buttons: "All Items" (selected) and "Specific Item ID" (with an adjacent input field). The "Specify Time Period:" section has three columns of radio buttons: "This Month", "This Week", "Today", "Last Calendar Month", "The Last 7 Days", "Yesterday", "The Last 30 Days", and "The Last [] Days". Below these is a date range selector with "From" and "To" labels, each followed by a month dropdown (both set to "Nov") and a date input field (both set to "1" and "30" respectively). At the bottom right of the form area are "Submit Query" and "Reset" buttons. A "Bad To Ratings Menu" button is also visible. The browser's status bar at the bottom shows "Document Done".

3600

Fig.36.

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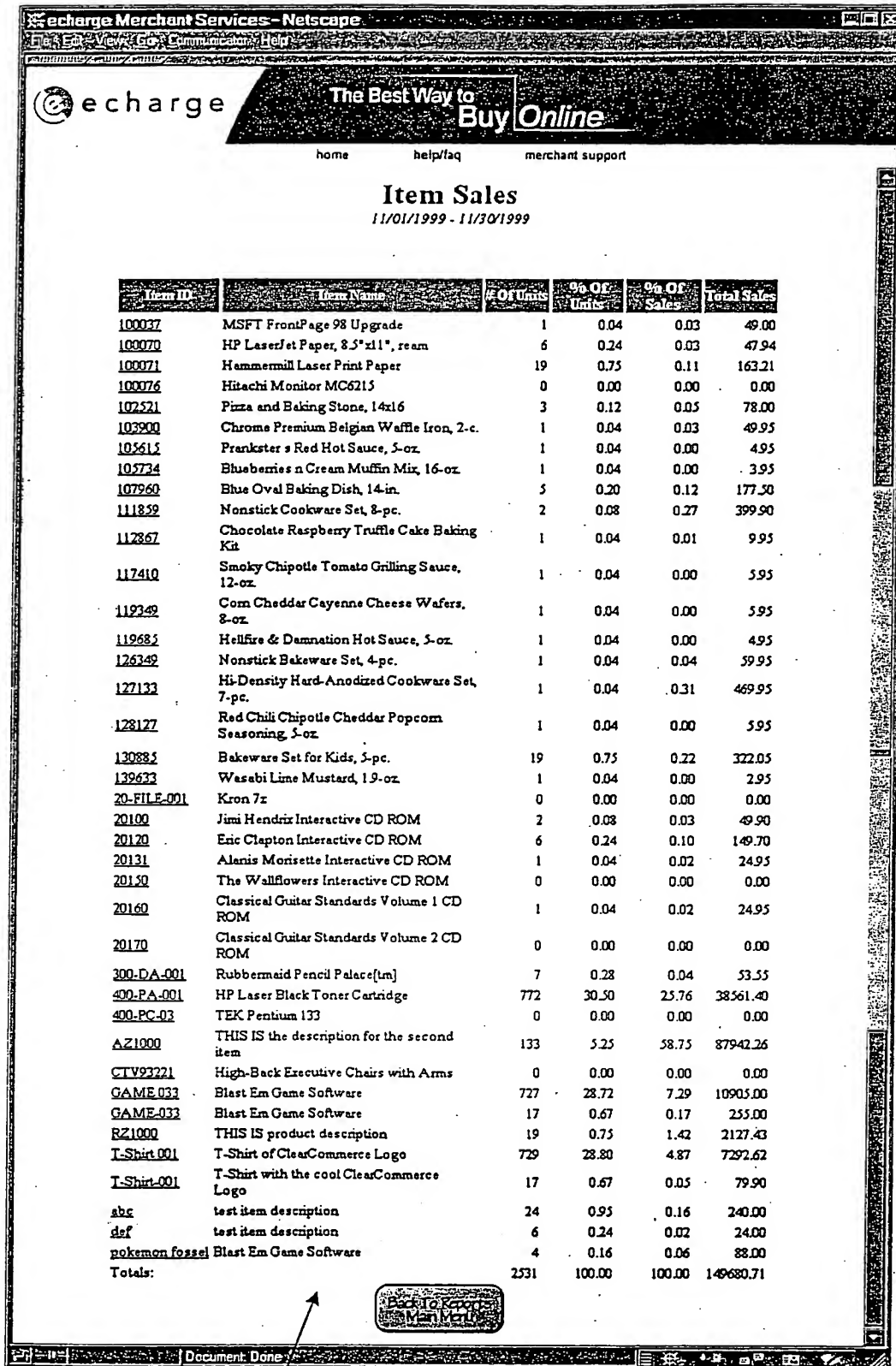


Fig.37.

3700

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echarge Merchant Services - Netscape

echarge The Best Way to Buy Online

home help/faq merchant support

Batches

Specify Time Period:

☒ This Month ☐ Last Calendar Month ☐ The Last 30 Days
☐ This Week ☐ The Last 7 Days ☐ The Last [] Days
☐ Today ☐ Yesterday
☐ From Nov 1 1000 To Nov 30 1000

Submit Query Reset

View Current Batch

Back to Reports Main Menu

3800

Fig.38.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

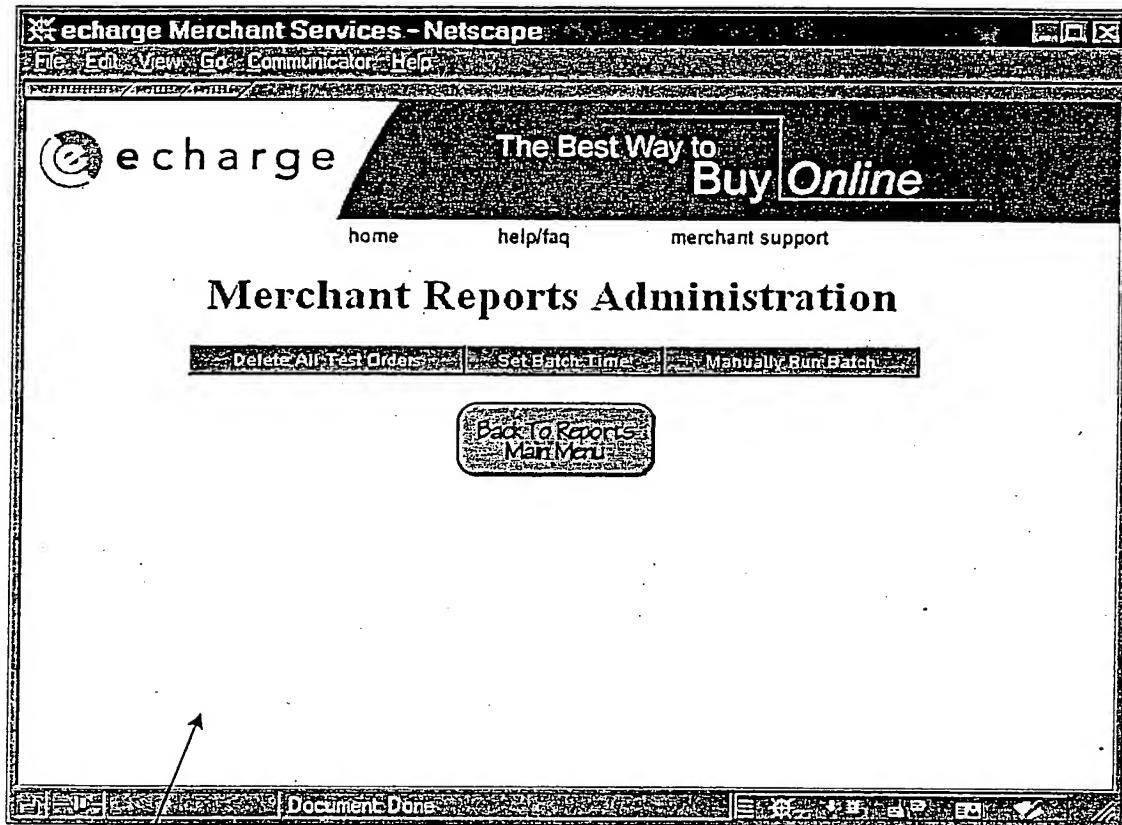
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echarge Merchant Services - Netscape									
echarge The Best Way to Buy Online									
home help/faq merchant support									
Current Batch									
11/06/1999									
Order #	Order Date	Order Time	User ID	Type	Card Number	Exp. Date	Approval	Amount	
<input type="checkbox"/> 100011	10/09/99 16:13	(45433487-7B25-11D3-A3AC-00508B32AC1)	Sale	4111 1111	10/1999	Y:38 TES T213500179-YNA-S01001281500087 TES TV 01:		10.00	
<input type="checkbox"/> 11112222	11/02/99 08:58		Sale	4111 1111	06/2001	Y:16 TES T24c0001083-YNA-S01004638041014 TES TV 01:		67.21	
<input type="checkbox"/> 11222	08/09/99 07:13		PostAuth	4242 4242	09/1999	Y:Accepted		23.00	
<input type="checkbox"/> 1222154324	09/21/99 15:18	Admin	Sale	4111 1111	10/2001	Y:34 TES T396c000000-YNA-S0100349300044 TES TV 01:		28.38	
<input type="checkbox"/> 1224321	09/22/99 12:48	Admin	Sale	4111 1111	06/2000	Y:50 TES T114c000168-YNA-S01001469180036 TES TV 01:		11.80	
<input type="checkbox"/> 12244	08/16/99 10:18		PostAuth	4242 4242	09/1999	Y:Accepted		23.00	
<input type="checkbox"/> 127.0.0.1-94132944-231264-8121-4	11/02/99 10:17	nobody	Sale	4111 1111	43/2001	Y:TEST		33.74	
<input type="checkbox"/> 127.0.0.1-94136099-231146-8121-4	11/02/99 10:38	nobody	Sale	4111 1111	12/2001	Y:TEST		33.74	
<input type="checkbox"/> 127.0.0.1-94137360-674238-11864-7	11/02/99 14:13	nobody	Sale	4111 1111	12/2001	Y:23 TES T24c000000-YNA-S01004963046083 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-94137376-484211-11864-6	11/02/99 14:16	nobody	Sale	4111 1111	12/2001	Y:50 TES T24c000001-YNA-S01003984421044 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-94137376-814204-11864-5	11/02/99 14:16	nobody	Sale	4111 1111	12/2001	Y:15 TES T24c000002-YNA:		33.74	
<input type="checkbox"/> 127.0.0.1-941374674-614203-11864-4	11/02/99 14:31	nobody	Sale	4111 1111	12/2001	Y:16 TES T24c000003-YNA:		33.74	
<input type="checkbox"/> 127.0.0.1-941374953-371306-11864-7	11/02/99 14:34	nobody	Sale	4111 1111	12/2001	Y:34 TES T24c000004-YNA-S01003995931038 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941374953-74315-11864-4	11/02/99 14:35	nobody	Sale	4111 1111	12/2001	Y:19 TES T24c000008-YNA-S01003994300695 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941374953-784212-11864-7	11/02/99 14:36	nobody	Sale	4111 1111	12/2001	Y:24 TES T24c00000a-YNA-S01003994633007 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941375276-371308-11864-6	11/02/99 14:46	nobody	Sale	4111 1111	12/2001	Y:16 TES T24c00000b-YNA-S01004002781033 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941376717-31392-11864-7	11/02/99 14:56	nobody	Sale	4111 1111	12/2001	Y:37 TES T24c00000c-YNA-S01003999189079 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941376476-32378-11864-4	11/02/99 15:01	nobody	Sale	4111 1111	12/2001	Y:16 TES T24c000002-YNA:		33.74	
<input type="checkbox"/> 127.0.0.1-941377376-4265-11864-4	11/02/99 15:16	nobody	Sale	4111 1111	12/2001	Y:16 TES T24c000011-YNA-S01003020779093 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941378726-324381-11864-4	11/02/99 15:31	nobody	Sale	4111 1111	12/2001	Y:16 TES T24c000013-YNA-S01004029773029 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941379176-454278-11864-4	11/02/99 15:46	nobody	Sale	4111 1111	12/2001	Y:16 TES T24c000013-YNA-S01004038780082 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941380076-442212-11864-8	11/02/99 16:01	nobody	Sale	4111 1111	12/2001	Y:17 TES T24c000014-YNA-S01003047787049 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941380276-213927-11864-4	11/02/99 16:16	nobody	Sale	4111 1111	12/2001	Y:15 TES T24c000017-YNA:		33.74	
<input type="checkbox"/> 127.0.0.1-941381876-104376-11864-4	11/02/99 16:31	nobody	Sale	4111 1111	12/2001	Y:15 TES T24c000018-YNA-S01003063776093 TES TV 01:		33.74	
<input type="checkbox"/> 127.0.0.1-941382776-44386-11864-5	11/02/99 16:46	nobody	Sale	4111 1111	12/2001	Y:15 TES T24c000019-YNA-S01004074777016 TES TV 01:		33.74	
Page total								846.33	
Total								214915.79	
25 Transactions(s) out of 6438 Listed									
1 2 3 4 5 6 7 8 9 10 [Next >>]									
Back To Reports Main Menu									

3900

Fig.39.

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4000

Fig.40.

Title: METHOD AND APPARATUS FOR ORDERING GOODS,
SERVICES AND CONTENT OVER AN INTERNETWORK
USING A VIRTUAL PAYMENT ACCOUNT

Inventors: Robin B. Hutchison et al.
Docket No.: ECHG121699

55/56

The screenshot shows a Netscape browser window titled "echarge Merchant Services - Netscape". The address bar displays "http://www.echarge.com/". The page header includes the "echarge" logo and the slogan "The Best Way to Buy Online". Navigation links for "home", "help/faq", and "merchant support" are present. The main heading is "Set Batch Time". Below this is a section titled "Select Batch Time:" followed by a configuration line: "Run at 12 AM every day". A large, dark, textured button is positioned below the configuration line. To the right of this button are "Change" and "Reset" links. At the bottom center is a button labeled "Back To Reports Main Menu". The browser's status bar at the bottom indicates "Document Done".

4100

Fig.41.

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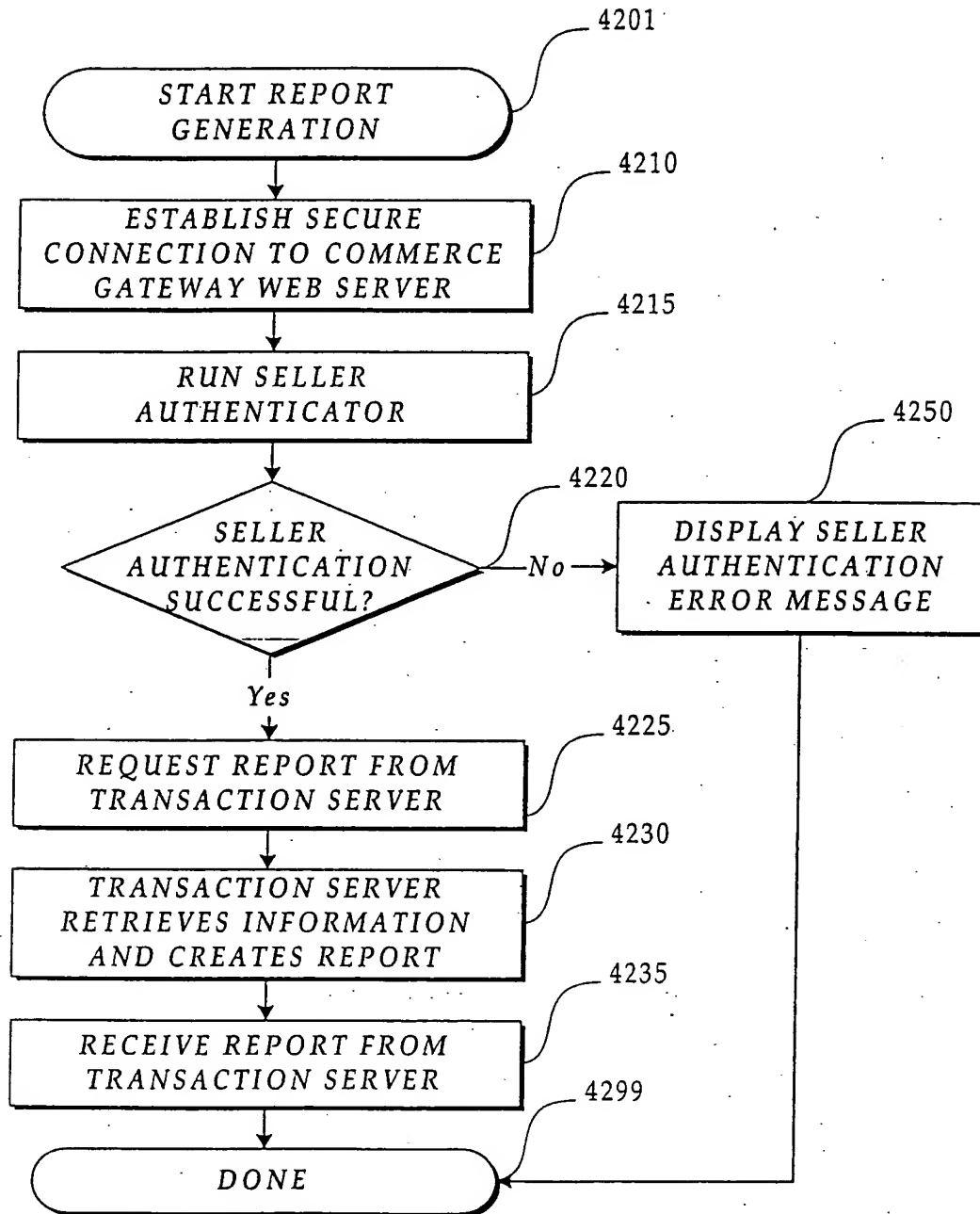


Fig.42.